Poverty in Mid-sized Alberta cities

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January 2000

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A guide to this report

This report was commissioned by the Regional Municipality of Wood Buffalo, the City of Medicine Hat, the City of Red Deer, the City of Grand Prairie and the City of Lethbridge. These communities range from 33,000 to 63,000 in population. The report is intended to provide useful reference for those interested in poverty in Alberta cities.

Sections 1 through 6 of this report compare elements of poverty among the five cities. The Reference tables at the end of this report present more detailed poverty information on individual communities.

Section 1: Study overview

Introduction

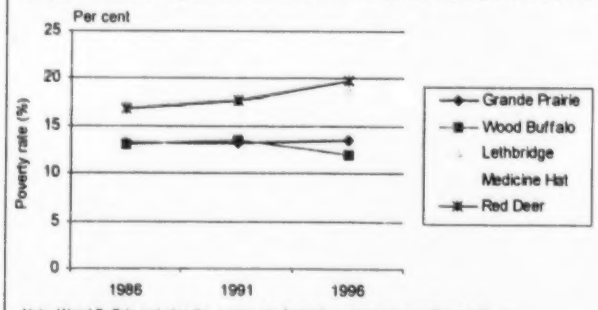
To many people, signs of poverty in Canada are becoming increasingly visible. These days, it is common for people to discuss how economically insecure they feel, and for them to come to the realization that they are but a few paycheques away from being unable to make ends meet. They have noticed increases in the number of unemployed people they know and how difficult it is to find affordable housing. They read in newspapers about the over-extension of food banks and temporary shelters.

This report is intended to bring to light the issue of poverty in five mid-sized communities in Alberta: Medicine Hat, Red Deer, Lethbridge, Grande Prairie and Wood Buffalo. The research examines poverty in communities that have not seen much locally focussed study on the topic. The report has two objectives, namely:

- to provide a profile of poor populations in the selected mid-sized Alberta cities
- to explore the differences in poverty rates among these cities.

National trends in poverty rates are mirrored in these cities. Figure 1.1 shows that poverty rates increased in four of the communities between 1986 and 1996. This figure shows that a significant proportion of the population in these cities has been living in poverty, and this proportion has been growing.

Figure 1.1 Poverty rates in mid-sized Alberta cities, 1986 - 1996



Note: Wood Buffalo includes the community formerly incorporated as Fort McMurray. Please see endnote 2.
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

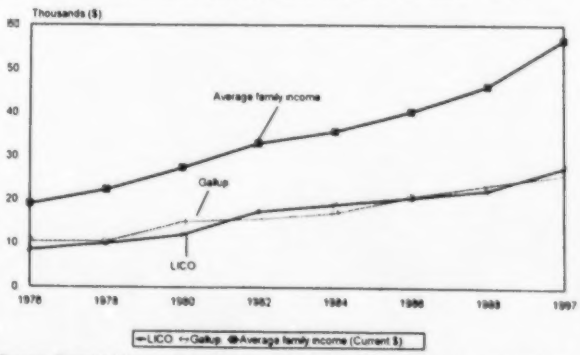
For the mid-sized cities selected for this project, the report examines and compares the local poverty rates by a number of variables. Poverty rates are examined for population groups by age and gender, Aboriginal status, and disability status. As well, poverty rates by household type are explored, along with the depth of poverty experienced by different family types. The formal education and employment characteristics of populations are also examined. Finally, the housing tenure and shelter costs of the poor are explored.

Defining poverty

Throughout this report, poverty is measured using Statistics Canada's Low Income Cut-offs (LICOs). In calculating LICOs, Statistics Canada begins by estimating the percentage of gross income spent by the average family on food, clothing and shelter. It then somewhat arbitrarily marks this percentage up by 20 percentage points, reasoning that if a family spends significantly more than the average family on essentials (20 percentage points), it is living in "straitened circumstances." The income cut-off levels vary depending on the size of the family and the size of the community in which the family lives (see Table 1.1).

While Statistics Canada does not treat LICOs as poverty lines, most researchers, analysts and editorial writers do, and they are treated as such here. As well, LICOs are good indicators of the public's perception of poverty. Gallup Canada, administrators of the Gallup Poll, has surveyed Canadians on their views on income adequacy since 1976.[1] Gallup asks a sample of adults, "What do you think is the least amount of money a family of four needs each week to get along in this community?" Figure 1.2 shows that Gallup results (adjusted to reflect annual amounts) and the appropriate LICOs have been consistently close for more than two decades.

Figure 1.2 Canadians' perceptions of poverty, 1976 - 1997



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's Low Income Cut-offs and *Income Distributions by Size in Canada*, and selected Gallup polls.

Table 1.1 shows the actual dollar figures for LICOs. As the poverty line for each household is adjusted for family size and community size, there are actually 35 LICOs. LICOs for households in the cities selected for this report primarily fall under the category "urban areas 30,000 to 99,999 in population" as these communities consist of urban areas and have populations of this size. Phrases in this report such as "below the poverty line" or "below LICO" refer to households with incomes below the appropriately adjusted LICO.

Table 1.1 Statistics Canada's 1995 Low income cut-offs (1992 base)

	Population of urban areas				Rural areas
Family size	500,000 and over	100,000 to 499,999	30,000 to 99,999	Less than 30,000	
1 person	$16,874	$14,473	$14,372	$13,373	$11,661
2 persons	$21,092	$18,091	$17,965	$16,716	$14,576
3 persons	$26,232	$22,500	$22,343	$20,790	$18,129
4 persons	$31,753	$27,235	$27,046	$25,167	$21,944
6 persons	$39,236	$33,654	$33,420	$31,096	$27,116
7 or more persons	$42,978	$36,864	$36,607	$34,061	$29,702

Source: Statistics Canada, *Income Distributions by Size in Canada, 1995*.

The poverty rate, or incidence of poverty, is the primary measure of comparison among cities. This rate refers the to proportion of the population living in families or alone with incomes below the appropriate LICO. For example, the poverty rate in Alberta was 18.4 per cent in 1995. This means that 18.4 per cent of the population of Alberta lived in households with incomes below LICO that year. Another measure of poverty used in this report is the depth of poverty (or poverty gap) that households experience. Depth of poverty refers to the difference between a poor household's total income and the appropriate LICO.

If the incidence of poverty (poverty rate) measures whether or not a household is poor, the depth of poverty measures how poor they are. For example, if a family of four lived in a community with a population between 30,000 and 99,999, and their pre-tax income was $22,046 and the appropriate LICO was $27,046, the depth of poverty this family experienced would be $5,000.

Data sources

Custom tabulations of Statistics Canada's 1996 Census data were the primary source of information for this analysis. These data include persons in private households in private occupied dwellings. It does not include persons on Indian reserves or settlements, in institutions or in collective households. Tenure and shelter cost data also does not include farm operator dwellings. Income-related data, including poverty figures, refer to families' and individuals' 1995 income. Unless otherwise noted, all numbers in figures and tables are drawn from the custom tabulations of 1996 Census data. Some margin of error may exist due to rounding.

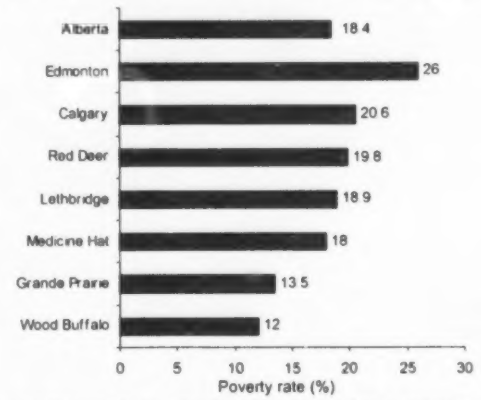
Geographic units

While Statistics Canada data are available in many different geographic units, a common unit was selected for this report to facilitate comparisons among cities: the Census Subdivision (CSD). The CSD is a provincially defined administrative territory commonly referred to as a municipality. As municipal governments were formed under similar legislation and have similar responsibilities, these geographic areas are a good basis for comparison. For this study, the geographic units compared include the City of Lethbridge, the City of Medicine Hat, the City of Red Deer, the City of Grande Prairie and the Regional Municipality of Wood Buffalo.[2] These mid-sized municipalities accounted for 8.8 per cent of the total population of the province.

Section 2: Demographics of poverty

Poverty rates varied among these communities in Alberta in 1995. Figure 2.1 shows poverty rates for the province of Alberta, the City of Edmonton and the City of Calgary, and the five mid-sized Alberta communities. The average poverty rate for Alberta was 18.4 per cent. Edmonton, Calgary, Red Deer and Lethbridge had higher than average rates. In contrast, Medicine Hat, Grande Prairie and Wood Buffalo had poverty rates below the provincial average. Among the cities shown, larger cities tended to have higher poverty rates.

Figure 2.1 Poverty rates for Alberta and selected cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Age, gender and poverty

The likelihood of being poor in these cities was linked to one's age. As shown in the first row of Table 2.1, the average poverty rate for the mid-sized cities examined was 17.3 per cent, but this varied substantially by age.

Youth (aged 15 to 24) had the highest poverty rate, followed by children under 15. Individuals aged 45 to 54 and those aged 65 to 74 had the lowest poverty rates. The table shows that the risk of living in poverty generally declined with age.

Within each age group, there was a wide distribution of poverty rates in different cities. For example, poverty rates for youth aged 15 to 24 ranged from 16.4 per cent in Wood Buffalo to 32.1 per cent in Lethbridge – almost twice the rate from lowest to highest. Furthermore, the risk of poverty relative to other age groups varied among cities. For example, individuals aged 65 to 74 had the lowest poverty rate by age group in Medicine Hat, but the third highest rate in Wood Buffalo. Along with age, the risk of being in poverty was also linked to where one lived.

As shown in Table 2.2, women in the province and in every city were more likely to be poor than men. For all mid-sized cities, 15.2 per cent of men lived in poverty, whereas this was the case for 19.2 percent of women – a difference of four percentage points. Women were most at risk of poverty in Red Deer, where 21.9 per cent lived below the poverty line. In comparison, only 14 per cent of women in Wood Buffalo were poor.

The reasons for these inequalities are well documented and stem from a number sources. Women typically participate less in the labour market, and when they are employed, typically earn less than men. As earnings are the largest source of income for most non-elderly households, women's lower average earnings are a large part of the reason they are more likely to be poor than men. As well, their lower lifetime earnings translate into smaller pensions upon retirement.

Table 2.1 Poverty rates by age group, Alberta and mid-sized cities, 1996

	Total	Under 15 years	Aged 15 to 24	Aged 25 to 34	Aged 35 to 44	Aged 45 to 54	Aged 55 to 64	Aged 65 to 74	Aged 75 and older
Alberta	18.4	21.8	24.6	19.3	14.5	12.6	16.6	13.8	20
All cities	17.3	20.4	26.6	18.1	11.8	10.7	14.8	10.4	15.2
Red Deer	19.8	23.4	30.0	20.4	14.3	12.3	16.6	11.1	16.4
Lethbridge	18.9	22.7	32.1	21.1	13.1	12.0	12.2	10.3	15.1
Medicine Hat	18.0	22.4	25.9	19.7	13.3	13.7	17.3	9.6	14.5
Grande Prairie	13.5	15.0	21.2	12.5	9.2	6.8	11.5	9.6	18.1
Wood Buffalo	12.0	14.9	16.4	13.8	6.8	5.6	16.5	16.2	6.1

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

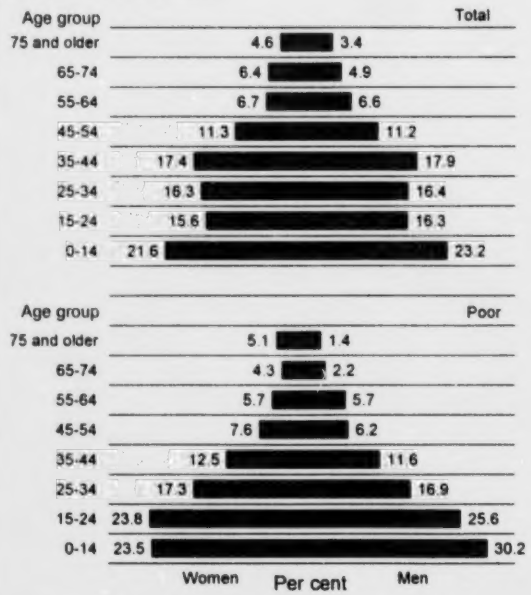
Table 2.2 Poverty rates by gender, Alberta and mid-sized cities, 1996

	Both sexes	Men	Women
Alberta	18.4	17	19.8
Mid-sized cities	17.3	15.2	19.2
Red Deer	19.8	17.7	21.9
Lethbridge	18.9	17.1	20.7
Medicine Hat	18	16.2	19.7
Grande Prairie	13.5	11.6	15.4
Wood Buffalo	12	10.1	14

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Figure 2.2 shows the shares of the combined total and poor populations in all the cities by age group and gender. The upper figure shows two population bulges within the total population, peaking in the age groups 35-44 and for children under 15 years of age. However, the lower figure shows that middle-aged people accounted for smaller proportions of the poor population, as the poor were largely made up of people under 25 years of age. Not only were young people more likely to be poor, they accounted for large shares of the poor population.

Figure 2.2 Share of individuals by age group and gender, total and poor populations, mid-sized Alberta cities, 1996

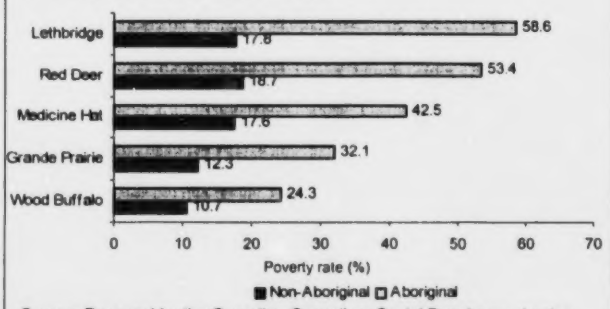


Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Aboriginal peoples in poverty

Aboriginal people[3] were among those most at risk of living in poverty compared to other groups in the cities examined. Figure 2.3 shows that Aboriginal people in all cities were at least twice as likely to live in poverty than were their non-Aboriginal neighbours.

Figure 2.3 Poverty rates by Aboriginal identity, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

In Lethbridge and Red Deer, over half of the Aboriginal residents were poor. In contrast, less than one-fifth of non-Aboriginal residents of these cities were living in poverty. The figures speak to substantial income disparities between these populations in all the communities shown.

As with the overall population, Aboriginal women were far more likely to have experienced poverty than were Aboriginal men in most mid-sized cities. Table 2.3 shows poverty rates for Aboriginal women and men in Alberta and mid-sized cities in the province. The average poverty rate for these cities was almost 10 percentage points higher for Aboriginal women than for men (44 per cent and 34.6 per cent, respectively). In individual cities, Aboriginal women were more at risk of poverty than were men in all cities except Medicine Hat.

Table 2.3 Poverty rates among Aboriginal identity population by gender, Alberta and mid-sized cities, 1996

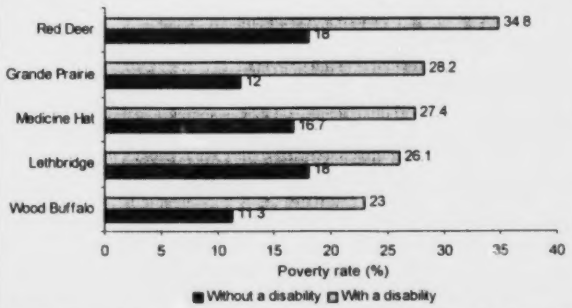
	Both sexes	Men	Women
Alberta	43.9	41.2	46.4
Mid-sized cities	39.6	34.6	44
Lethbridge	58.6	54.8	61.6
Red Deer	53.4	44.3	62.2
Medicine Hat	42.5	46.5	37.3
Grande Prairie	32.1	27.8	36.7
Wood Buffalo	24.3	18.7	29

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Persons with disabilities in poverty

Persons with disabilities[4] are another group more at risk of living in poverty than the average person. As shown in Figure 2.4, individuals with disabilities were significantly more likely to be in poverty than those without disabilities in every city examined. Poverty rates for persons with disabilities ranged from 34.8 per cent in Red Deer to 23 per cent in Wood Buffalo.

Figure 2.4 Poverty rates by disability status, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

However, cities with the highest poverty rates among persons without disabilities did not necessarily have the highest poverty rates among persons with disabilities. The differences in the poverty rates of these groups were greatest in Grande Prairie and Wood Buffalo. In those communities, the poverty rate among persons with disabilities was more than double that for persons without disabilities. On the other hand, persons with disabilities were 1.4 times more likely to be poor than were persons without disabilities in Lethbridge and 1.6 times more likely in Medicine Hat.

Table 2.4: Poverty rates among persons with a disability, by gender, Alberta and mid-sized cities, 1996

	Both sexes	Men	Women
Alberta	29.3	26.7	31.6
Mid-sized cities	28.7	26	30.9
Red Deer	34.8	33	36
Grande Prairie	28.2	23.3	32.8
Medicine Hat	27.4	24.7	29.9
Lethbridge	26.1	23.6	28.1
Wood Buffalo	23	18.2	26.4

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

These figures suggest that having disabilities is a considerable impediment to gaining an adequate income in the cities examined. As well, they suggest that the community in which persons with disabilities live is connected to their risk of being in poverty.

As with the larger population, women with disabilities were more at risk of poverty than were men in all the cities examined. In the average for mid-sized cities, 26 per cent of men with disabilities were poor compared to 30.9 per cent of women. Among the individual cities, poverty rates among men with disabilities ranged from a high of 33 per cent in Red Deer to a low of 18.2 per cent in Wood Buffalo. Among women with disabilities, rates ranged from 36 per cent in Red Deer to 26.4 per cent in Wood Buffalo.

Section 3: Household type and poverty

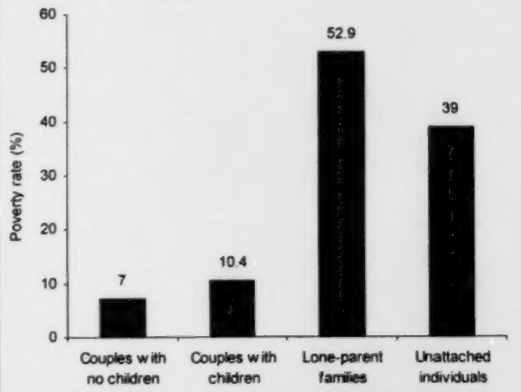
Families play an important economic role in most people's lives. Close relatives rely on each other, especially during challenging economic times. Through a sense of collective responsibility, individuals' incomes and resources are generally shared among family members.[5] Expenditures made by members are often intended to benefit the family as a whole, particularly for essential items such as food and shelter. Measures of income adequacy (such as LICOs) are usually assessments of the relationship between a family's or individual's income and their expenses. The following figures show that certain household types are better able than others to strike an economic balance.[6]

Households in poverty

Figure 3.1 shows poverty rates among different household types. By a wide margin, lone-parent families in the mid-sized cities were the most at risk of living in poverty. On average, over half (52.9 per cent) were poor. This poverty rate was more than five times the rate among couples with or without children. The poverty rate for unattached individuals in these cities fell between that for lone-parent families and other types of families.

There were some variations in poverty rates for lone-parent families by city, as shown in Figure 3.2. These families were most likely to have been in poverty in Red Deer (55.5 per cent) and least likely in Grande Prairie (46.5 per cent). However, the poverty rates for these families were relatively high in all cities.

Figure 3.1 Poverty rates by household type, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

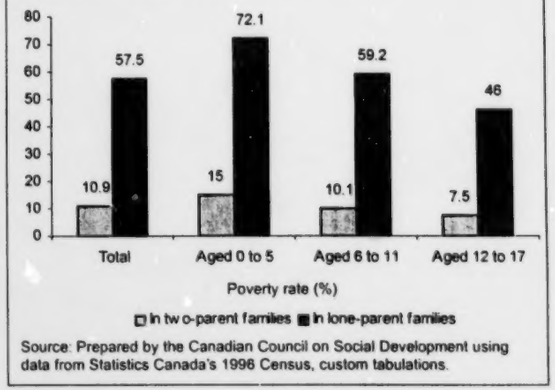
Figure 3.2 Poverty rates among lone-parent families with children, mid-sized Alberta cities, 1996

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Children in poverty, by family type

Figure 3.3 shows poverty rates among children in lone-parent and two-parent families. While there were many more poor children living in two-parent families, those in lone-parent families were significantly more likely to be poor. Overall, children in lone-parent families had more than five times the risk of living in poverty compared to children in two-parent families. The figure also shows that poverty among children generally decreased with age.

Figure 3.3 Poverty rates among children by age of child and selected family type, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

In both family types, children under age 6 were the most likely to be poor. Furthermore, a sizeable 72.1 per cent of children under 6 living in lone-parent families were living below the poverty line.

This striking difference in poverty rates by household type is largely due to the ability of household members to earn income. On average, families gained 78 per cent and unattached individuals gained 63 per cent of their incomes through wages, salaries and self-employment in 1995.[7] As such, household members' level of participation in the labour force is a key variable in the income equation.

Increasing numbers of two-parent families are finding that both parents must participate in the labour force to afford an adequate standard of living. To a large extent, the entry of women into the labour force has buffered many families from the declining real earnings of working men and from the rising cost-of-living expenses. In contrast, single people and lone parents usually must make ends meet with only one potential income earner. Unfortunately, one income is often not enough to keep these households out of poverty. As such, these household types are more likely to live below the poverty line than two-parent and other multiple-earner households.

Section 4: Education, employment and poverty

Education levels and poverty

From a human capital perspective, higher education is one of the more important factors associated with success in the labour market and higher incomes. As the labour market increasingly demands high-skilled workers and the general population becomes better educated, individuals with relatively low levels of education are finding the labour market less and less accommodating. This trend has implications for their ability to stay out of poverty.

As shown in Table 4.1, poverty rates among individuals aged 15 and older varied by their formal education level.[8] Regardless of location, the more education a person possessed, the less likely he or she was to live in poverty. For the average of the mid-sized cities, poverty was highest among persons with less than secondary school (21.4 per cent) and lowest among persons with a university degree (7 per cent).

Table 4.1 Poverty rates by education level, Alberta and mid-sized cities, 1996

	Less than secondary	Secondary	Trade and certificate	University degree
Alberta	21.0	17.6	14.1	10.3
Mid-sized cities	21.4	16.9	12.7	7.0
Red Deer	24.7	18.7	15.0	6.1
Lethbridge	21.7	21.4	14.9	8.8
Medicine Hat	20.9	16.2	[illegible]8	6.3
Grande Prairie	18.8	10.3	9.5	7.1
Wood Buffalo	16.9	11.4	7.0	4.7

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Poverty rates for populations at each level of education also varied by geography. As shown in Table 4.1, poverty rates for individuals at all education levels were lower for the mid-sized city average than for the province as a whole. However, there were significant variations in rates by education among single mid-sized cities. For example, the highest poverty rate among persons with less than high school was 24.7 per cent (Red Deer) and the lowest rate was 16.9 per cent (Wood Buffalo) – a difference of 7.8 percentage points.

However, education was likely not equally rewarded in the labour market in all cities. In Lethbridge, for example, the poverty rates for individuals with a high school education and for those with less than secondary education were very close. In Grande Prairie, the likelihood of poverty among those with either a high school diploma or a trade certificate differed little. In Red Deer, however, university graduates were substantially less likely to live in poverty than were those holding trade certificates.

Employment and poverty

Every city has a unique economy due to a variety of economic factors, including variations in local industries and occupations. Economic restructuring in Canada has had a greater effect on some cities than on others; some industries are growing while others are declining; some jobs pay better than others. These and other factors contribute to differences in the labour market of each city included in this study. As such, each city provides a distinct mix of opportunities to the local workforce.[9]

Within this context, one might expect that the less paid employment a potential income earner has, the worse off he or she is economically. However, a relationship between employment and poverty is not always obvious. Sometimes, individuals and families can compensate for a lack of earnings through additional family income earners, extended family supports, the liquidation of assets, receipt of government transfers, or via other means. Some of these people may be vulnerable to poverty, whereas others may not face economic hardship at all. While low levels of employment activity do not always result in poverty, these data demonstrate that there is indeed a relationship among these factors.

The influence of employment on the likelihood of poverty becomes clearer when we consider a person's annual employment activity and his or her poverty status. This section of the report examines individuals aged 15 and older in the selected cities by whether they have been employed for a full year (full-time or part-time), for part of the year, or not at all in 1995.[10]

Table 4.2 shows that in general, individuals with more annual employment activity were less at risk of being in poverty. On average in the mid-sized cities, 23.3 per cent of the population who did not have employment during the year were poor. In contrast, only 6.3 per cent of the population who were employed full-time for the whole year were poor. It should be noted that the differences in poverty rates for individuals with no annual employment and those with part-year employment were minimal.

Table 4.2 Poverty rates by annual employment activity, Alberta and mid-sized cities, 1996

	No employment in 1995	Part-year employment	Full-year part-time employment	Full-year full-time employment
Alberta	27.1	21.8	15.8	7.8
Mid-sized cities	23.3	22.1	16.0	6.3
Red Deer	27.1	24.7	19.3	6.9
Grande Prairie	23.8	16.8	11.4	5.6
Lethbridge	23.8	25.3	17.0	6.7
Medicine Hat	20.8	22.1	15.7	8.5
Wood Buffalo	18.3	16.7	10.0	3.2

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

As with other variables, the poverty rates for individuals in each employment category varied by geography. The average poverty rate for the mid-sized cities was lower than the provincial average among individuals who had no annual employment activity and those who were employed full-time full-year, but the rate was higher among those with part-year or part-time full-year employment. As well, variations in rates existed among each city. For example, 16.7 per cent of individuals who were employed part-year were poor in Wood Buffalo compared to 25.3 per cent of those individuals in Lethbridge.

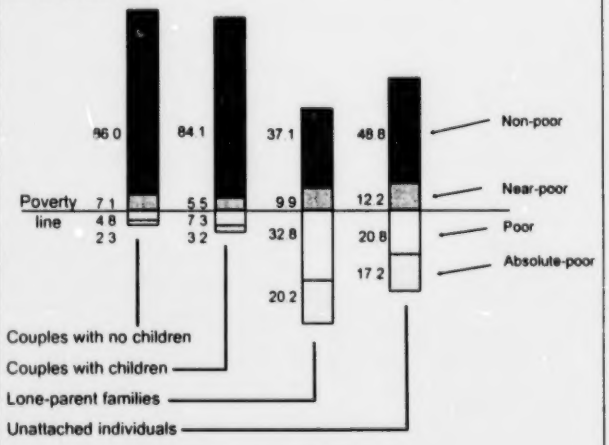
Although full-time full-year jobs significantly reduced the likelihood of poverty, they did not eliminate it. In every city examined, a proportion of the fully employed population was poor, despite their work activity. This proportion was lowest in Wood Buffalo (3.2 per cent) and highest in Medicine Hat (8.5 per cent).

Section 5: Depth of poverty

Family type and depth of poverty

As with the poverty rates, the depth of poverty in the mid-sized cities varied by household type.[11] As shown in Figure 5.1, most families in these cities had incomes far above the poverty line. For couples with and without children, over 80 per cent had incomes equal to or greater than 1.25 of the appropriate LICO. As well, a substantial proportion of lone-parent families (37.1 per cent) and unattached individuals (48.8 per cent) had incomes above this mark.

Figure 5.1 Share of households relative to the poverty line by household type, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

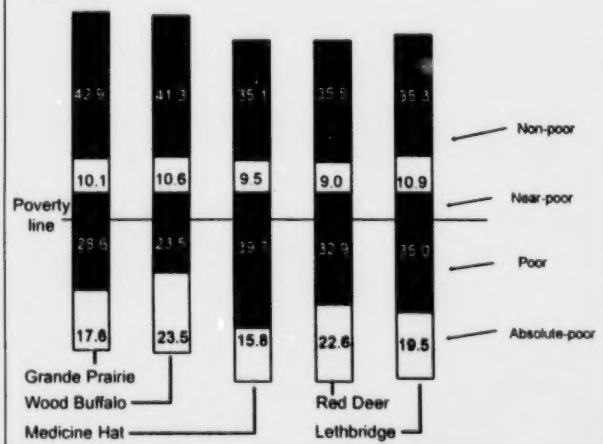
However, some households were not very far above the poverty line. It would not take much loss of income for these near-poor households to fall below the line. Among couples with children, only 5.5 per cent were near-poor. In comparison, close to double this proportion of lone-parent families (9.9 per cent) and 12.2 per cent of unattached individuals were near-poor. Not only were lone-parent families and unattached individuals more likely to have incomes below the poverty line, those who were not poor were also at a greater risk or becoming poor.

Among households that were poor, a larger proportion of lone-parent families and unattached individuals lived in absolute poverty compared to two-parent families. One-fifth (20.2 per cent) of lone-parent families and one-sixth (17.2 per cent) of unattached individuals had incomes less than .5 of LICO. This category would describe, for example, the situation of a lone-parent family with two children and an income below $11,171, living in one of the mid-sized communities. Most people would agree that it would be extremely difficult to raise two healthy children on such a paltry income (or less).

Lone-parent families and depth of poverty

Not only did the poverty rate among lone-parent families vary by city, so did their depth of poverty. Figure 5.2 shows depth of poverty among lone-parent families in the five cities included in this study. While Medicine Hat had one of the highest poverty rates for this family type (55.5 per cent), it had the lowest proportion living in absolute poverty (15.8 per cent). On the other hand, lone-parent families in Wood Buffalo were among the least likely families of this type to fall below the poverty line (47 per cent), but when they did, they were more likely to be living in absolute poverty (23.5 per cent).

Figure 5.2 Share of lone-parent families with children relative to the poverty line, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Section 6: Housing and poverty

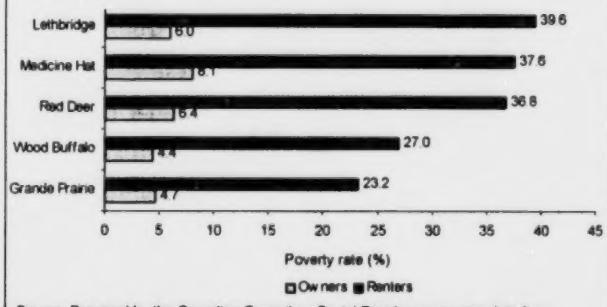
Living in poverty affects expenditures in all household areas. Having little disposable income means that there is sometimes not enough money for necessities such as food, clothing and shelter. A household's ability to afford shelter is one measure that reveals the clear disparities between the poor and non-poor populations.

Housing tenure and poverty

Being poor obviously affects an individual's or family's ability to purchase something as expensive as their own home. As such, it is not surprising that poor households were mostly renters. Although not shown in the figures, 26.8 per cent of all households were renters in the cities examined. However, renters accounted for 66.9 per cent of all poor households.

Figure 6.1 shows the poverty rates among renters and owners in each city. In every city, poverty rates were under 9 per cent among owners and over 23 per cent among renters. As well, poverty rates for renters were at least four times higher than those for owners.

Figure 6.1 Poverty rates among families by housing tenure, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Shelter costs, housing affordability and poverty

Because poor families have less money to spend on essentials, one might assume that they save money by choosing less expensive housing. While poor families spent less on shelter than average families, their savings were minimal. Table 6.1 shows the average shelter costs for all families compared to poor families in three categories: owners with a mortgage, owners without a mortgage, and renters.[12] In all the cities and in Alberta as a whole, poor owners with a mortgage had the highest monthly costs, followed by poor renters, then poor owners without a mortgage. This pattern was the same for all families.

Monthly shelter costs of poor households differed by location. Poor owners' payments for the aggregate of mid-sized cities were slightly lower than the provincial average. Gross rent for poor households was roughly the same at both geographic levels. Among cities, however, there were more variations in monthly costs.

Table 6.1 Monthly shelter costs of families by housing tenure and poverty status, Alberta and mid-sized cities, 1996

		Owner with mortgage	Owner without mortgage	Renter
Alberta	Total	$1,093	$314	$601
	Poor	947	285	555
Mid-sized cities	Total	1,004	280	605
	Poor	859	251	564
Red Deer	Total	1,034	293	618
	Poor	916	259	580
Wood Buffalo	Total	1,065	354	584
	Poor	951	406	535
Grande Prairie	Total	1,067	340	707
	Poor	1,048	257	643
Lethbridge	Total	987	295	589
	Poor	814	247	558
Medicine Hat	Total	894	208	535
	Poor	737	204	523

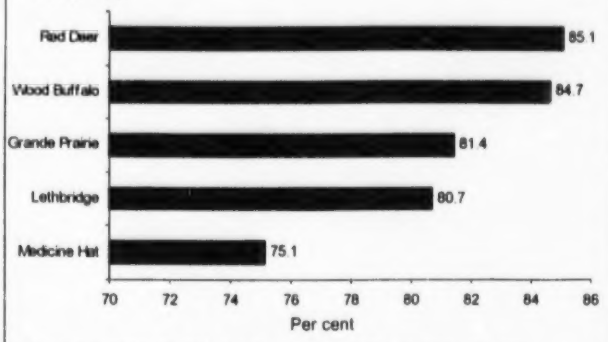
Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Poor owners with a mortgage had the highest costs in Grande Prairie ($1,048) and the lowest in Medicine Hat ($737). Similarly, poor renters paid the most gross rent in Grande Prairie ($643) and the least in Medicine Hat ($523) – a difference of 22.9 per cent. In each location, however, poor renters did not pay significantly less than the average renter. Poor families had lower than average housing costs that varied from 9.1 per cent lower in Grande Prairie to 2.2 per cent lower in Medicine Hat.

There are a number of possible reasons why poor families generally paid less than average families for their shelter. The market rent for their housing may have been lower because the dwelling was of poorer quality or in a less desirable location. Alternately, these families may have been living in subsidized housing, or receiving support from family or friends in the form of lost rental revenue. In whatever manner poor families were able to save some money on their housing costs, they were not able to save much relative to the average shelter costs. Given that their incomes were significantly lower than average but their shelter expenditures were not, poor renter families were much more likely to run into housing affordability problems than were average families.

Figure 6.2 shows the proportion of poor renter families who had problems with shelter affordability in the mid-sized cities. These households paid more than 30 per cent of their income on monthly shelter costs.[11] Poor families in Red Deer were the most likely to experience an affordability problem (85.1 per cent), whereas families in Medicine Hat were the least likely (75.1 per cent). Despite the range in the proportion of poor families faced with this problem, there is little doubt that meeting shelter costs was a challenge for a significant percentage of poor families in all the mid-sized cities.

Figure 6.2 Percentage of poor families with gross rent greater than one-third of their income, mid-sized Alberta cities, 1996



Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Endnotes

[1] R. Gary Edwards and John Hughes. The Gallup Poll, Vol. No. 57, No. 26 (Gallup Canada: Toronto, May 13, 1997).

[2] The Regional Municipality of Wood Buffalo is actually a large, mostly rural geography in Northeast Alberta. When created between 1991 and 1995, it absorbed the former municipality of Fort McMurray. In order to facilitate a meaningful comparison with the other CSDs examined in this study (which are mostly urban in nature), we created a custom geography of all urban enumeration areas in Wood Buffalo. For the purposes of this report, the custom geography referred to as Wood Buffalo consists only of its urban areas, which roughly forms the shape of the former municipality of Fort McMurray.

[3] For the purposes of this study, Aboriginal people are defined as those persons who identified themselves as North American Indian, Métis or Inuit in the 1996 Census. The Aboriginal identity variable is used to identify the population of study because it represents people who are most likely to use programs and services targeted for Aboriginal people. However, the use of this variable results in a smaller population than the population defined by the ethnic ancestry variable, which was popular in discussions of the Aboriginal population in previous Censuses. As LICO is not calculated for Indian reserves, this study does not include data for people on reserves within the defined geographies.

[4] Persons with a disability are identified based on their responses to two Census screening questions: "1) Is this person limited in the kind or amount of activity that he/she can do because of a long-term physical condition, mental condition or health problem: a) at home? b) at school or work? c) in other activities, for example, in transportation to or from work, or in leisure time activities? 2) Does this person have any long-term disabilities or handicaps?"

Using Census screening questions to identify persons with disabilities likely underestimates the true size of this population. Another Statistics Canada survey, the Health and Activity Limitation Survey (HALS), asked respondents a battery of questions related to activity limitations to determine their disability status. Administered in 1986 and 1991, HALS is considered the most accurate Canadian survey in identifying persons with a disability. Furrie (1989) compared 1986 Census and HALS data to determine the coverage of the disabled population by the Census, using HALS as the baseline. She found that similar counts in both surveys for persons with severe and moderate disabilities, but the Census counted only 60 per cent of persons with mild disabilities, according to HALS. As well, the Census is better at accounting for disabled adults than disabled children. Census counts for adults were about 80 per cent that of HALS counts, but counts for children were about 45 per cent that of HALS. Gender and region also make a difference when comparing the Census and HALS. The Census accounts for 74 per cent of disabled females and 78 per cent of disabled males found by HALS. As well, Census counts most closely matched HALS counts in British Columbia and Alberta (80 per cent of HALS counts found by Census) and differed most in Newfoundland and Manitoba (between 64 and 68 per cent of HALS counts found by Census). Despite under-counting, the Census is the best source of information on disabled persons at local levels. See Furrie, Adele D. (1989) *Comparison of the Results from the 1986 Census and the Health and Activity Limitation Survey for Persons with Disabilities Residing in Households.* (Ottawa: Statistics Canada).

[5] The extent to which resources are actually shared is debatable (Phipps and Burton, 1993). However, families are treated as single units in this study because they are proxies for collective family preferences, they have the advantage of simplicity, and low-income measures commonly assess income adequacy on the basis of family income.

[6] For the purposes of this study, "households" refers to both economic families and unattached individuals. However, this definition allows for more than one unattached individual or economic family to live in the same dwelling. Despite living under the same roof, each of these families and individuals are treated as separate households in this study. "Household types" include economic families and unattached individuals. Families are households in which members are related by blood, marriage or adoption (common-law arrangements are considered marriage), and children in these families refer to children under the age of 18. Unattached individuals are persons living without other family members, either with unrelated people or alone. For example, lone-parent families are one type of household; unattached individuals are another.

[7] Statistics Canada, *Survey of Consumer Finances*, 1995.

[8] Education levels refer to completed degrees or diplomas, and "secondary" refers to high school.

[9] An employment profile by industry and occupation, over time, for the cities listed is beyond the scope of this study. However, such an exercise might facilitate an understanding of variations in the local labour markets of each of the cities profiled.

[10] These categories are constructed based on the number of weeks employed and the usual number of weekly hours employed during the year prior to the Census – the same time period for which poverty status is assigned. Full-year or part-year employment refers to whether all persons aged 15 to 64 (excluding institutional residents) were employed for a full year (i.e., 49 to 52 weeks), a part year (i.e., 1 to 48 weeks) or not at all (i.e., no weeks) in 1995. Employment refers to work for pay or in self-employment at all jobs held, even if only for a few hours. Weeks employed include weeks of paid vacation, weeks on sick leave with pay, and all weeks in which training was paid for by the employer. Full-time employment refers to weeks that were mostly 30 hours or more of employment per week, and part-time employment refers to weeks that were mostly under 30 hours of employment per week.

[11] In order to simplify the presentation of data on the depth of poverty, four categories were created to describe household income relative to the appropriate poverty line: non-poor, near-poor, poor and absolute poor. Non-poor households have incomes equal to or greater than 1.25 of LICO, near-poor households have incomes equal to or greater than 1.00 and less than 1.25 of LICO, poor households have incomes equal to or greater than .50 and less than 1.00 of LICO, and absolute poor households have incomes less than .50 of LICO.

[12] Owner families are defined as those living in a dwelling owned by at a member of the household. Monthly shelter costs for owners include utilities, property taxes, mortgage payments and condominium fees. Renters' monthly shelter costs, or gross rent, include cash rent, utilities and parking. Shelter costs and tenure data do not include data for farm operator households.

[13] This indicator of shelter affordability was designed by the Canada Housing and Mortgage Corportion (CMHC) as a component of the core housing need measure. According to CMHC, a household has an housing affordability problem when it uses more than 30 per cent of its income for shelter expenditures. Most commentators on housing need in Canada also use this affordabilty indicator.

Glossary

Aboriginal identity refers to those persons who reported identifying with at least one Aboriginal group, i.e., North American Indian, Métis or Inuit (Eskimo) and those who reported being a Treaty Indian or a Registered Indian as defined by the Indian Act of Canada or who were members of an Indian Band or First Nation. In 1991 and previous Censuses, Aboriginal persons were determined using the ethnic origin question, based primarily on the ancestry dimension. Rather than determining Aboriginal status based on the cultural group of one's ancestors, respondents in 1996 defined themselves as Aboriginal if they personally identified with at least one Aboriginal group.

Annual employment activity refers to the number of weeks in which a person was employed for pay or in self-employment in 1995 at all jobs held, even if only for a few hours. Fullyear workers refers to persons 15 years of age and older, excluding institutional residents, who were employed 49 to 52 weeks in 1995 for pay or in selfemployment. Part-year workers refers to persons aged 15 and older who were employed less than 49 weeks in 1995 for pay or in self-employment.

Disability (or activity limitation) refers to a limitation in the kind or amount of a person's activity because of a longterm physical condition, mental condition or health problem.

Earnings refer to wages, salaries and self-employment income.

Education level refers to completed degrees or diplomas, and "secondary" refers to high school.

Elderly/Non-elderly: "Non-elderly families" refers to those with both head and spouse under 65 years of age. "Elderly families" refers to those with either head or spouse aged 65 years or older.

Family refers to two or more household members who are related to each other by blood, marriage, common-law or adoption and thereby constitute an economic family. Economic families are classified into "married couples" (couple families) with or without children under 18, "lone-parent families" with children under 18, and "other economic families." Married couples with no children under 18 refers to families with no children under the age of 18 living at home. Married couples with children under 18 refers to families with children under the age of 18 living at home. Lone-parent families are those in which either a male or female lone parent is the economic family reference person. Lone-parent families with children under 18 refers to families with one parent and their children under the age of 18. All other families refers to other types of families, such as couples or lone parents living with relatives other than children under the age of 18, or non-family reference persons living with related household members.

Government transfer income refers to income received through any level of government, including income from Employment Insurance, social assistance, Old Age Security, Guaranteed Income Supplement, Spouses Allowance, and Canada or Quebec Pension Plans.

Household refers to both economic families and unattached individuals. However, this definition allows for more than one unattached individual or economic family to live in the same dwelling. Despite living under the same roof, each of these families and individuals are treated as separate households in this study. "Household types" include economic families and unattached individuals. Families are households in which members are related by blood, marriage or adoption (common-law arrangements are considered marriage), and children in these families refer to children under the age of 18.

Housing tenure: A dwelling is classified as "owned" even if it is not fully paid for, such as one that is mortgated or has some other claim on it. The dwelling may be situated on rented or leased land or be part of a condominium (whether registered or unregistered). A dwelling is classified as "rented" even if it is provided without cash rent or at a reduced rent or if the dwelling is part of a cooperative. This variable does not include data for farm operator dwellings.

Market gap refers to the dollar difference between a household's market income and LICO. Market income refers to total family income minus any government transfer income.

Poor refers to persons in households with incomes below Statistics Canada's Low Income Cut-off (LICO) lines.

Poverty gap refers to the income deficiency between total income and LICO. "Poverty line" refers to Statistics Canada's Low Income Cut-offs (LICOs). "Poverty rate" refers to the proportion of the population living in families or alone with

incomes below the appropriate LICO.

Shelter costs for owners refers to utilities, property taxes, mortgage payments and condominium fees. Renters' monthly shelter costs (or gross rent) include cash rent, utilities and parking. This variable does not include data for farm operator dwellings.

Total income refers to annual income from all sources. "Other income" refers to income garnered from any other sources, such as private investments or pensions.

Weeks employed includes weeks of paid vacation or sick leave with pay or paid absence on training courses. It also categorizes mostly "full time" (30 hours or more per week) or mostly "part time" (less than 30 hours per week).

Reference Tables

CANADA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**28,011,350**	**5,514,190**	**100%**	**100%**	**20%**
Age groups					
Under 15 years	5,737,015	1,344,525	20%	24%	23%
Aged 15 to 24	3,766,600	904,580	13%	16%	24%
Aged 25 to 34	4,400,810	895,000	16%	16%	20%
Aged 35 to 44	4,776,330	794,790	17%	14%	17%
Aged 45 to 54	3,650,930	511,040	13%	9%	14%
Aged 55 to 64	2,445,505	440,255	9%	8%	18%
Aged 65 to 74	2,000,275	334,070	7%	6%	17%
Aged 75 and older	1,233,885	289,935	4%	5%	23%
Sex					
Females	14,235,690	3,015,330	51%	55%	21%
Males	13,775,660	2,498,855	49%	45%	18%
Children under 18 in families	**6,779,470**	**1,513,370**	**100%**	**100%**	**22%**
Children under 18 in two-parent families	5,648,670	863,655	83%	57%	15%
Children under 18 in lone-parent families	1,104,875	645,660	16%	43%	58%
Children under 6 in families	**2,213,030**	**567,530**	**100%**	**100%**	**26%**
Children under 6 in two-parent families	1,899,080	339,720	86%	60%	18%
Children under 6 in lone-parent families	303,835	226,160	14%	40%	74%
With activity limitations	**2,789,930**	**858,025**	**100%**	**100%**	**31%**
Under 15 years	169,780	62,585	6%	7%	37%
Aged 15 to 24	144,595	55,445	5%	6%	38%
Aged 25 to 34	233,250	92,885	8%	11%	40%
Aged 35 to 44	357,880	132,560	13%	15%	37%
Aged 45 to 54	401,140	134,365	14%	16%	33%
Aged 55 to 64	471,425	149,395	17%	17%	32%
Aged 65 to 74	498,140	101,390	18%	12%	20%
Aged 75 and older	513,715	129,395	18%	15%	25%
Aboriginal identity	**495,330**	**215,055**	**100%**	**100%**	**43%**
Under 15 years	164,355	85,625	33%	40%	52%
Aged 15 to 24	90,325	40,635	18%	19%	45%
Aged 25 to 34	87,700	37,270	18%	17%	42%
Aged 35 to 44	70,970	24,520	14%	11%	35%
Aged 45 to 54	42,610	13,205	9%	6%	31%
Aged 55 to 64	23,310	8,680	5%	4%	37%
Aged 65 to 74	11,180	3,515	2%	2%	31%
Aged 75 and older	4,880	1,605	1%	1%	33%
Education level (Aged 15+)	**22,274,335**	**4,169,665**	**100%**	**100%**	**19%**
Less than secondary	10,053,405	2,374,450	45%	57%	24%
Secondary	5,175,880	922,875	23%	22%	18%
Post-secondary certificate	7,045,040	872,340	32%	21%	12%
Employment activity (Aged 15+)	**22,274,330**	**4,169,665**	**100%**	**100%**	**19%**
Full-time full year employment	7,578,415	486,635	34%	12%	6%
Part-time full year employment	1,195,935	169,915	5%	4%	14%
Part-time part year employment	6,068,575	1,172,220	27%	28%	19%
No employment in 1995	7,431,410	2,340,890	33%	56%	31%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Canada, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**7,784,865**	**1,267,205**	**100%**	**100%**	**16%**
Couples with no children under 18	3,526,835	337,020	45%	27%	10%
Couples with children under 18	3,014,955	428,245	39%	34%	14%
Lone-parent families under 18	697,255	383,065	9%	30%	55%
Other families	545,815	118,875	7%	9%	22%
Number of income earners	**7,784,865**	**1,267,205**	**100%**	**100%**	**16%**
No income earners	1,560,185	587,185	20%	46%	38%
One income earner	2,102,195	440,695	27%	35%	21%
Two income earners	4,122,485	239,320	53%	19%	6%
Annual total income	**7,784,865**	**1,267,205**	**100%**	**100%**	**16%**
Less than $9,999	376,455	376,445	5%	30%	100%
Between $10,000 and $19,999	720,210	586,345	9%	46%	81%
Between $20,000 and $29,999	952,870	236,390	12%	19%	25%
More than $30,000	5,735,330	68,020	74%	5%	1%
Total income in relation to LICO	**7,784,865**		**100%**		
Less than .50 of LICO	450,130		6%		
Greater than .50 and less than .75 of LICO	381,305		5%		
Greater than .75 and less than 1.00 of LICO	435,905		6%		
Greater than 1.00 and less than 1.25 of LICO	542,190		7%		
Greater than 1.25 of LICO	5,975,335		77%		
Housing tenure	**7,621,990**	**1,248,840**	**100%**	**100%**	**16%**
Owners with mortgages	3,115,820	255,440	41%	20%	8%
Average shelter cost per month	$ 1,150	$ 1,029			
Owners without mortgages	2,413,870	214,885	32%	17%	9%
Average shelter cost per month	$ 342	$ 315			
Renters	2,092,300	778,515	27%	62%	37%
Average shelter cost per month	$ 652	$ 590			
Sources of income					
All Economic Families					
Average total income	$ 56,194	$ 13,871			
Average earnings	$ 50,340	$ 9,331			
Average government transfers	$ 7,784	$ 7,565			
Non-elderly Economic Families					
Average total income	$ 58,161	$ 13,601			
Average earnings	$ 51,910	$ 9,436			
Average government transfers	$ 5,440	$ 6,880			
Elderly Economic Families					
Average total income	$ 46,677	$ 16,259			
Average earnings	$ 32,324	$ 6,980			
Average government transfers	$ 17,744	$ 13,620			
Unattached Individuals	**3,584,505**	**1,511,670**	**100%**	**100%**	**42%**
Age groups					
Aged 15 to 29	779,915	426,790	22%	28%	55%
Aged 30 to 44	963,295	309,690	27%	20%	32%
Aged 45 to 64	852,415	343,480	24%	23%	40%
Aged 65 and older	988,880	431,610	28%	29%	44%
Sex					
Females	1,893,540	857,450	53%	57%	45%
Males	1,690,965	654,120	47%	43%	39%
Housing tenure	**3,561,760**	**1,503,880**	**100%**	**100%**	**42%**
Owners	1,403,795	421,700	39%	28%	30%
Renters	2,157,965	1,082,180	61%	72%	50%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 10,388	$ 14,160
Unattached individuals	$ 6,900	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

CANADA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**28,011,350**	**5,514,190**	**100%**	**100%**	**20%**
Age groups					
Under 15 years	5,737,015	1,344,525	20%	24%	23%
Aged 15 to 24	3,766,600	904,580	13%	16%	24%
Aged 25 to 34	4,400,810	895,000	16%	16%	20%
Aged 35 to 44	4,776,330	794,790	17%	14%	17%
Aged 45 to 54	3,650,930	511,040	13%	9%	14%
Aged 55 to 64	2,445,505	440,255	9%	8%	18%
Aged 65 to 74	2,000,275	334,070	7%	6%	17%
Aged 75 and older	1,233,885	289,935	4%	5%	23%
Sex					
Females	14,235,690	3,015,330	51%	55%	21%
Males	13,775,660	2,498,855	49%	45%	18%
Children under 18 in families	**6,779,470**	**1,513,370**	**100%**	**100%**	**22%**
Children under 18 in two-parent families	5,648,670	863,655	83%	57%	15%
Children under 18 in lone-parent families	1,104,875	645,660	16%	43%	58%
Children under 6 in families	**2,213,030**	**567,530**	**100%**	**100%**	**26%**
Children under 6 in two-parent families	1,899,080	339,720	86%	60%	18%
Children under 6 in lone-parent families	303,835	226,160	14%	40%	74%
With activity limitations	**2,789,930**	**858,025**	**100%**	**100%**	**31%**
Under 15 years	169,780	62,585	6%	7%	37%
Aged 15 to 24	144,595	55,445	5%	6%	38%
Aged 25 to 34	233,250	92,885	8%	11%	40%
Aged 35 to 44	357,880	132,560	13%	15%	37%
Aged 45 to 54	401,140	134,365	14%	16%	33%
Aged 55 to 64	471,425	149,395	17%	17%	32%
Aged 65 to 74	498,140	101,390	18%	12%	20%
Aged 75 and older	513,715	129,395	18%	15%	25%
Aboriginal identity	**495,330**	**215,055**	**100%**	**100%**	**43%**
Under 15 years	164,355	85,625	33%	40%	52%
Aged 15 to 24	90,325	40,635	18%	19%	45%
Aged 25 to 34	87,700	37,270	18%	17%	42%
Aged 35 to 44	70,970	24,520	14%	11%	35%
Aged 45 to 54	42,610	13,205	9%	6%	31%
Aged 55 to 64	23,310	8,680	5%	4%	37%
Aged 65 to 74	11,180	3,515	2%	2%	31%
Aged 75 and older	4,880	1,605	1%	1%	33%
Education level (Aged 15+)	**22,274,335**	**4,169,665**	**100%**	**100%**	**19%**
Less than secondary	10,053,405	2,374,450	45%	57%	24%
Secondary	5,175,880	922,875	23%	22%	18%
Post-secondary certificate	7,045,040	872,340	32%	21%	12%
Employment activity (Aged 15+)	**22,274,330**	**4,169,665**	**100%**	**100%**	**19%**
Full-time full year employment	7,578,415	486,635	34%	12%	6%
Part-time full year employment	1,195,935	169,915	5%	4%	14%
Part-time part year employment	6,068,575	1,172,220	27%	28%	19%
No employment in 1995	7,431,410	2,340,890	33%	56%	31%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Canada, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**7,784,865**	**1,267,205**	**100%**	**100%**	**16%**
Couples with no children under 18	3,526,835	337,020	45%	27%	10%
Couples with children under 18	3,014,955	428,245	39%	34%	14%
Lone-parent families under 18	697,255	383,065	9%	30%	55%
Other families	545,815	118,875	7%	9%	22%
Number of income earners	**7,784,865**	**1,267,205**	**100%**	**100%**	**16%**
No income earners	1,560,185	587,185	20%	46%	38%
One income earner	2,102,195	440,695	27%	35%	21%
Two income earners	4,122,485	239,320	53%	19%	6%
Annual total income	**7,784,865**	**1,267,205**	**100%**	**100%**	**16%**
Less than $9,999	376,455	376,445	5%	30%	100%
Between $10,000 and $19,999	720,210	586,345	9%	46%	81%
Between $20,000 and $29,999	952,870	236,390	12%	19%	25%
More than $30,000	5,735,330	68,020	74%	5%	1%
Total income in relation to LICO	**7,784,865**		**100%**		
Less than .50 of LICO	450,130		6%		
Greater than .50 and less than .75 of LICO	381,305		5%		
Greater than .75 and less than 1.00 of LICO	435,905		6%		
Greater than 1.00 and less than 1.25 of LICO	542,190		7%		
Greater than 1.25 of LICO	5,975,335		77%		
Housing tenure	**7,621,990**	**1,248,840**	**100%**	**100%**	**16%**
Owners with mortgages	3,115,820	255,440	41%	20%	8%
Average shelter cost per month	$ 1,150	$ 1,029			
Owners without mortgages	2,413,870	214,885	32%	17%	9%
Average shelter cost per month	$ 342	$ 315			
Renters	2,092,300	778,515	27%	62%	37%
Average shelter cost per month	$ 652	$ 590			
Sources of income					
All Economic Families					
Average total income	$ 56,194	$ 13,871			
Average earnings	$ 50,340	$ 9,331			
Average government transfers	$ 7,784	$ 7,565			
Non-elderly Economic Families					
Average total income	$ 58,161	$ 13,601			
Average earnings	$ 51,910	$ 9,436			
Average government transfers	$ 5,440	$ 6,880			
Elderly Economic Families					
Average total income	$ 46,677	$ 16,259			
Average earnings	$ 32,324	$ 6,980			
Average government transfers	$ 17,744	$ 13,620			
Unattached Individuals	**3,584,505**	**1,511,570**	**100%**	**100%**	**42%**
Age groups					
Aged 15 to 29	779,915	426,790	22%	28%	55%
Aged 30 to 44	963,295	309,690	27%	20%	32%
Aged 45 to 64	852,415	343,480	24%	23%	40%
Aged 65 and older	988,880	431,610	28%	29%	44%
Sex					
Females	1,893,540	857,450	53%	57%	45%
Males	1,690,965	654,120	47%	43%	39%
Housing tenure	**3,561,760**	**1,503,880**	**100%**	**100%**	**42%**
Owners	1,403,795	421,700	39%	28%	30%
Renters	2,157,965	1,082,180	61%	72%	50%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 10,388	$ 14,160
Unattached individuals	$ 6,900	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

ALBERTA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**2,612,235**	**481,515**	**100%**	**100%**	**18%**
Age groups					
Under 15 years	593,360	129,150	23%	27%	22%
Aged 15 to 24	365,170	89,945	14%	19%	25%
Aged 25 to 34	425,920	82,135	16%	17%	19%
Aged 35 to 44	471,465	68,470	18%	14%	15%
Aged 45 to 54	314,255	39,550	12%	8%	13%
Aged 55 to 64	199,005	33,020	8%	7%	17%
Aged 65 to 74	152,085	21,045	6%	4%	14%
Aged 75 and older	90,985	18,195	3%	4%	20%
Sex					
Females	1,305,975	259,110	50%	54%	20%
Males	1,306,260	222,405	50%	46%	17%
Children under 18 in families	**693,110**	**143,090**	**100%**	**100%**	**21%**
Children under 18 in two-parent families	592,775	87,895	86%	61%	15%
Children under 18 in lone-parent families	98,280	54,865	14%	38%	56%
Children under 6 in families	**222,165**	**53,660**	**100%**	**100%**	**24%**
Children under 6 in two-parent families	196,360	35,670	88%	66%	18%
Children under 6 in lone-parent families	24,975	17,880	11%	33%	72%
With activity limitations	**254,465**	**74,510**	**100%**	**100%**	**29%**
Under 15 years	20,610	7,135	8%	10%	35%
Aged 15 to 24	17,015	6,350	7%	9%	37%
Aged 25 to 34	24,130	9,415	9%	13%	39%
Aged 35 to 44	35,770	11,950	14%	16%	33%
Aged 45 to 54	34,550	10,945	14%	15%	32%
Aged 55 to 64	39,410	12,180	15%	16%	31%
Aged 65 to 74	41,920	7,385	16%	10%	18%
Aged 75 and older	41,050	9,140	16%	12%	22%
Aboriginal identity	**88,940**	**39,065**	**100%**	**100%**	**44%**
Under 15 years	31,315	16,080	35%	41%	51%
Aged 15 to 24	16,140	7,495	18%	19%	46%
Aged 25 to 34	16,355	6,680	18%	17%	41%
Aged 35 to 44	12,285	4,275	14%	11%	35%
Aged 45 to 54	6,735	2,225	8%	6%	33%
Aged 55 to 64	3,750	1,565	4%	4%	42%
Aged 65 to 74	1,570	475	2%	1%	30%
Aged 75 and older	785	270	1%	1%	34%
Education level (Aged 15+)	**2,018,880**	**352,365**	**100%**	**100%**	**17%**
Less than secondary	950,935	200,050	47%	57%	21%
Secondary	432,700	76,405	21%	22%	18%
Post-secondary	635,240	75,905	31%	22%	12%
Employment activity (Aged 15+)	**2,018,880**	**352,365**	**100%**	**100%**	**17%**
Full-time full year employment	770,515	60,250	38%	17%	8%
Part-time full year employment	124,930	19,780	6%	6%	16%
Part-time part year employment	606,175	132,395	30%	38%	22%
No employment in 1995	517,265	139,935	26%	40%	27%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Alberta, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**715,390**	**106,605**	**100%**	**100%**	**15%**
Couples with no children under 18	312,555	25,905	44%	24%	8%
Couples with children under 18	299,985	40,865	42%	38%	14%
Lone-parent families under 18	59,840	30,715	8%	29%	51%
Other families	43,010	9,125	6%	9%	21%
Number of income earners	**715,390**	**106,605**	**100%**	**100%**	**15%**
No income earners	107,565	31,555	15%	30%	29%
One income earner	193,310	44,530	27%	42%	23%
Two income earners	414,510	30,515	58%	29%	7%
Annual total income	**715,390**	**106,605**	**100%**	**100%**	**15%**
Less than $9,999	29,825	29,825	4%	28%	100%
Between $10,000 and $19,999	50,805	43,945	7%	41%	86%
Between $20,000 and $29,999	86,755	24,280	12%	23%	28%
More than $30,000	548,005	8,555	77%	8%	2%
Total income in relation to LICO	**715,390**		**100%**		
Less than .50 of LICO	38,620		5%		
Greater than .50 and less than .75 of LICO	30,360		4%		
Greater than .75 and less than 1.00 of LICO	37,625		5%		
Greater than 1.00 and less than 1.25 of LICO	49,875		7%		
Greater than 1.25 of LICO	558,910		78%		
Housing tenure	**678,775**	**102,155**	**100%**	**100%**	**15%**
Owners with mortgages	307,040	25,495	45%	25%	8%
Average shelter cost per month	$ 1,093	$ 947			
Owners without mortgages	203,430	16,870	30%	17%	8%
Average shelter cost per month	$ 314	$ 285			
Renters	168,305	59,790	25%	59%	36%
Average shelter cost per month	$ 601	$ 555			
Sources of income					
All Economic Families					
Average total income	$ 58,322	$ 14,543			
Average earnings	$ 51,283	$ 10,372			
Average government transfers	$ 6,418	$ 6,008			
Non-elderly Economic Families					
Average total income	$ 60,180	$ 14,404			
Average earnings	$ 52,791	$ 10,485			
Average government transfers	$ 4,250	$ 5,430			
Elderly Economic Families					
Average total income	$ 47,139	$ 16,273			
Average earnings	$ 29,650	$ 7,122			
Average government transfers	$ 17,612	$ 13,080			
Unattached individuals	**331,050**	**129,790**	**100%**	**100%**	**39%**
Age groups					
Aged 15 to 29	94,215	49,505	28%	38%	53%
Aged 30 to 44	94,610	26,815	29%	21%	28%
Aged 45 to 64	68,265	25,760	21%	20%	38%
Aged 65 and older	73,960	27,700	22%	21%	37%
Sex					
Females	160,930	70,940	49%	55%	44%
Males	170,110	58,850	51%	45%	35%
Housing tenure	**331,035**	**129,780**	**100%**	**100%**	**39%**
Owners	148,335	42,215	45%	33%	28%
Renters	182,700	87,565	55%	67%	48%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 10,710	$ 13,424
Unattached individuals	$ 7,164	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

ALBERTA

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**2,612,235**	**481,515**	**100%**	**100%**	**18%**
Age groups					
Under 15 years	593,360	129,150	23%	27%	22%
Aged 15 to 24	365,170	89,945	14%	19%	25%
Aged 25 to 34	425,920	82,135	16%	17%	19%
Aged 35 to 44	471,465	68,470	18%	14%	15%
Aged 45 to 54	314,255	39,550	12%	8%	13%
Aged 55 to 64	199,005	33,020	8%	7%	17%
Aged 65 to 74	152,085	21,045	6%	4%	14%
Aged 75 and older	90,985	18,195	3%	4%	20%
Sex					
Females	1,305,975	259,110	50%	54%	20%
Males	1,30 ,260	222,405	50%	46%	17%
Children under 18 in families	**693,110**	**143,090**	**100%**	**100%**	**21%**
Children under 18 in two-parent families	592,775	87,895	86%	61%	15%
Children under 18 in lone-parent families	98,280	54,865	14%	38%	56%
Children under 6 in families	**222,165**	**53,660**	**100%**	**100%**	**24%**
Children under 6 in two-parent families	196,360	35,670	88%	66%	18%
Children under 6 in lone-parent families	24,975	17,880	11%	33%	72%
With activity limitations	**254,465**	**74,510**	**100%**	**100%**	**29%**
Under 15 years	20,610	7,135	8%	10%	35%
Aged 15 to 24	17,015	6,350	7%	9%	37%
Aged 25 to 34	24,130	9,415	9%	13%	39%
Aged 35 to 44	35,770	11,950	14%	16%	33%
Aged 45 to 54	34,550	10,945	14%	15%	32%
Aged 55 to 64	39,410	12,180	15%	16%	31%
Aged 65 to 74	41,920	7,385	16%	10%	18%
Aged 75 and older	41,050	9,140	16%	12%	22%
Aboriginal identity	**88,940**	**39,065**	**100%**	**100%**	**44%**
Under 15 years	31,315	16,080	35%	41%	51%
Aged 15 to 24	16,140	7,495	18%	19%	46%
Aged 25 to 34	16,355	6,680	18%	17%	41%
Aged 35 to 44	12,285	4,275	14%	11%	35%
Aged 45 to 54	6,735	2,225	8%	6%	33%
Aged 55 to 64	3,750	1,565	4%	4%	42%
Aged 65 to 74	1,570	475	2%	1%	30%
Aged 75 and older	785	270	1%	1%	34%
Education level (Aged 15+)	**2,018,880**	**352,365**	**100%**	**100%**	**17%**
Less than secondary	950,935	200,050	47%	57%	21%
Secondary	432,700	76,405	21%	22%	18%
Post-secondary	635,240	75,905	31%	22%	12%
Employment activity (Aged 15+)	**2,018,880**	**352,365**	**100%**	**100%**	**17%**
Full-time full year employment	770,515	60,250	38%	17%	8%
Part-time full year employment	124,930	19,780	6%	6%	16%
Part-time part year employment	606,175	132,395	30%	38%	22%
No employment in 1995	517,265	139,935	26%	40%	27%

Source Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Alberta, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**715,390**	**106,605**	**100%**	**100%**	**15%**
Couples with no children under 18	312,555	25,905	44%	24%	8%
Couples with children under 18	299,985	40,865	42%	38%	14%
Lone-parent families under 18	59,840	30,715	8%	29%	51%
Other families	43,010	9,125	6%	9%	21%
Number of income earners	**715,390**	**106,605**	**100%**	**100%**	**15%**
No income earners	107,565	31,555	15%	30%	29%
One income earner	193,310	44,530	27%	42%	23%
Two income earners	414,510	30,515	58%	29%	7%
Annual total income	**715,390**	**106,605**	**100%**	**100%**	**15%**
Less than $9,999	29,825	29,825	4%	28%	100%
Between $10,000 and $19,999	50,805	43,945	7%	41%	86%
Between $20,000 and $29,999	86,755	24,280	12%	23%	28%
More than $30,000	548,005	8,555	77%	8%	2%
Total income in relation to LICO	**715,390**		**100%**		
Less than .50 of LICO	38,620		5%		
Greater than .50 and less than .75 of LICO	30,360		4%		
Greater than .75 and less than 1.00 of LICO	37,625		5%		
Greater than 1.00 and less than 1.25 of LICO	49,875		7%		
Greater than 1.25 of LICO	558,910		78%		
Housing tenure	**678,775**	**102,155**	**100%**	**100%**	**15%**
Owners with mortgages	307,040	25,495	45%	25%	8%
Average shelter cost per month	$ 1,093	$ 947			
Owners without mortgages	203,430	16,870	30%	17%	8%
Average shelter cost per month	$ 314	$ 285			
Renters	168,305	59,790	25%	59%	36%
Average shelter cost per month	$ 601	$ 555			
Sources of income					
All Economic Families					
Average total income	$ 58,322	$ 14,543			
Average earnings	$ 51,283	$ 10,372			
Average government transfers	$ 6,418	$ 6,008			
Non-elderly Economic Families					
Average total income	$ 60,180	$ 14,404			
Average earnings	$ 52,791	$ 10,485			
Average government transfers	$ 4,250	$ 5,430			
Elderly Economic Families					
Average total income	$ 47,139	$ 16,273			
Average earnings	$ 29,650	$ 7,122			
Average government transfers	$ 17,612	$ 13,080			
Unattached Individuals	**331,050**	**129,790**	**100%**	**100%**	**39%**
Age groups					
Aged 15 to 29	94,215	49,505	28%	38%	53%
Aged 30 to 44	94,610	26,815	29%	21%	28%
Aged 45 to 64	68,265	25,760	21%	20%	38%
Aged 65 and older	73,960	27,700	22%	21%	37%
Sex					
Females	160,930	70,940	49%	55%	44%
Males	170,110	58,850	51%	45%	35%
Housing tenure	**331,035**	**129,780**	**100%**	**100%**	**39%**
Owners	148,335	42,215	45%	33%	28%
Renters	182,700	87,565	55%	67%	48%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 10,710	$ 13,424
Unattached individuals	$ 7,164	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

LETHBRIDGE

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**61,875**	**11,725**	**100%**	**100%**	**19%**
Age groups					
Under 15 years	12,315	2,790	20%	24%	23%
Aged 15 to 24	9,975	3,205	16%	27%	32%
Aged 25 to 34	9,115	1,920	15%	16%	21%
Aged 35 to 44	9,955	1,305	16%	11%	13%
Aged 45 to 54	7,145	860	12%	7%	12%
Aged 55 to 64	4,935	600	8%	5%	12%
Aged 65 to 74	4,750	490	8%	4%	10%
Aged 75 and older	3,680	555	6%	5%	15%
Sex					
Females	31,895	6,605	52%	56%	21%
Males	29,980	5,115	48%	44%	17%
Children under 18 in families	**14,520**	**3,130**	**100%**	**100%**	**22%**
Children under 18 in two-parent families	11,930	1,625	82%	52%	14%
Children under 18 in lone-parent families	2,525	1,500	17%	48%	59%
Children under 6 in families	**4,685**	**1,305**	**100%**	**100%**	**28%**
Children under 6 in two-parent families	4,055	825	87%	63%	20%
Children under 6 in lone-parent families	610	480	13%	37%	79%
With activity limitations	**7,270**	**1,900**	**100%**	**100%**	**26%**
Under 15 years	465	165	6%	9%	35%
Aged 15 to 24	395	175	5%	9%	44%
Aged 25 to 34	510	225	7%	12%	44%
Aged 35 to 44	945	315	13%	17%	33%
Aged 45 to 54	900	325	12%	17%	36%
Aged 55 to 64	1,005	215	14%	11%	21%
Aged 65 to 74	1,315	205	18%	11%	16%
Aged 75 and older	1,735	270	24%	14%	16%
Aboriginal identity	**1,690**	**990**	**100%**	**100%**	**59%**
Under 15 years	640	435	38%	44%	68%
Aged 15 to 24	340	230	20%	23%	68%
Aged 25 to 34	320	150	19%	15%	47%
Aged 35 to 44	205	90	12%	9%	44%
Aged 45 to 54	120	65	7%	7%	54%
Aged 55 to 64	25	10	1%	1%	40%
Aged 65 to 74	30	10	2%	1%	33%
Aged 75 and older	10	-	1%	0%	0%
Education level (Aged 15+)	**49,560**	**8,935**	**100%**	**100%**	**18%**
Less than secondary	17,575	3,820	35%	43%	22%
Secondary	11,260	2,410	23%	27%	21%
Post-secondary certificate	20,725	2,705	42%	30%	13%
Employment activity (Aged 15+)	**49,560**	**8,935**	**100%**	**100%**	**18%**
Full-time full year employment	16,530	1,100	33%	12%	7%
Part-time full year employment	3,520	600	7%	7%	17%
Part-time part year employment	14,160	3,585	29%	40%	25%
No employment in 1995	15,345	3,650	31%	41%	24%

Source. Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Lethbridge, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**17,465**	**2,475**	**100%**	**100%**	**14%**
Couples with no children under 18	8,350	615	48%	25%	7%
Couples with children under 18	6,265	850	36%	34%	14%
Lone-parent families under 18	1,515	825	9%	33%	54%
Other families	1,325	185	8%	7%	14%
Number of income earners	**17,465**	**2,475**	**100%**	**100%**	**14%**
No income earners	3,265	650	19%	26%	20%
One income earner	4,525	1,110	26%	45%	25%
Two income earners	9,680	720	55%	29%	7%
Annual total income	**17,465**	**2,475**	**100%**	**100%**	**14%**
Less than $9,999	775	775	4%	31%	100%
Between $10,000 and $19,999	1,340	1,090	8%	44%	81%
Between $20,000 and $29,999	2,555	530	15%	21%	21%
More than $30,000	12,785	85	73%	3%	1%
Total income in relation to LICO	**17,465**		**100%**		
Less than .50 of LICO	835		5%		
Greater than .50 and less than .75 of LICO	795		5%		
Greater than .75 and less than 1.00 of LICO	845		5%		
Greater than 1.00 and less than 1.25 of LICO	1,210		7%		
Greater than 1.25 of LICO	13,775		79%		
Housing tenure	**17,445**	**2,475**	**100%**	**100%**	**14%**
Owners with mortgages	7,270	465	42%	19%	6%
Average shelter cost per month	$ 987	$ 814			
Owners without mortgages	5,920	330	34%	13%	6%
Average shelter cost per month	$ 295	$ 247			
Renters	4,250	1,685	24%	68%	40%
Average shelter cost per month	$ 589	$ 558			
Sources of income					
All Economic Families					
Average total income	$ 53,031	$ 13,677			
Average earnings	$ 46,390	$ 8,485			
Average government transfers	$ 7,423	$ 6,072			
Non-elderly Economic Families					
Average total income	$ 55,120	$ 13,503			
Average earnings	$ 48,395	$ 8,596			
Average government transfers	$ 4,193	$ 5,642			
Elderly Economic Families					
Average total income	$ 44,591	$ 16,084			
Average earnings	$ 23,142	$ 4,111			
Average government transfers	$ 18,858	$ 13,193			
Unattached Individuals	**9,210**	**3,930**	**100%**	**100%**	**43%**
Age groups					
Aged 15 to 29	2,960	1,895	32%	48%	64%
Aged 30 to 44	1,940	570	21%	15%	29%
Aged 45 to 64	1,565	590	17%	15%	38%
Aged 65 and older	2,740	865	30%	22%	32%
Sex					
Females	5,305	2,360	58%	60%	44%
Males	3,910	1,565	42%	40%	40%
Housing tenure	**9,210**	**3,930**	**100%**	**100%**	**43%**
Owners	4,550	1,415	49%	36%	31%
Renters	4,660	2,515	51%	64%	54%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 9,201	$ 12,231
Unattached individuals	$ 6,875	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

LETHBRIDGE

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**61,875**	**11,725**	**100%**	**100%**	**19%**
Age groups					
Under 15 years	12,315	2,790	20%	24%	23%
Aged 15 to 24	9,975	3,205	16%	27%	32%
Aged 25 to 34	9,115	1,920	15%	16%	21%
Aged 35 to 44	9,955	1,305	16%	11%	13%
Aged 45 to 54	7,145	860	12%	7%	12%
Aged 55 to 64	4,935	600	8%	5%	12%
Aged 65 to 74	4,750	490	8%	4%	10%
Aged 75 and older	3,680	555	6%	5%	15%
Sex					
Females	31,895	6,605	52%	56%	21%
Males	29,980	5,115	48%	44%	17%
Children under 18 in families	**14,520**	**3,130**	**100%**	**100%**	**22%**
Children under 18 in two-parent families	11,930	1,625	82%	52%	14%
Children under 18 in lone-parent families	2,525	1,500	17%	48%	59%
Children under 6 in families	**4,685**	**1,305**	**100%**	**100%**	**28%**
Children under 6 in two-parent families	4,055	825	87%	63%	20%
Children under 6 in lone-parent families	610	480	13%	37%	79%
With activity limitations	**7,270**	**1,900**	**100%**	**100%**	**26%**
Under 15 years	465	165	6%	9%	35%
Aged 15 to 24	395	175	5%	9%	44%
Aged 25 to 34	510	225	7%	12%	44%
Aged 35 to 44	945	315	13%	17%	33%
Aged 45 to 54	900	325	12%	17%	36%
Aged 55 to 64	1,005	215	14%	11%	21%
Aged 65 to 74	1,315	205	18%	11%	16%
Aged 75 and older	1,735	270	24%	14%	16%
Aboriginal identity	**1,690**	**990**	**100%**	**100%**	**59%**
Under 15 years	640	435	38%	44%	68%
Aged 15 to 24	340	230	20%	23%	68%
Aged 25 to 34	320	150	19%	15%	47%
Aged 35 to 44	205	90	12%	9%	44%
Aged 45 to 54	120	65	7%	7%	54%
Aged 55 to 64	25	10	1%	1%	40%
Aged 65 to 74	30	10	2%	1%	33%
Aged 75 and older	10	-	1%	0%	0%
Education level (Aged 15+)	**49,560**	**8,935**	**100%**	**100%**	**18%**
Less than secondary	17,575	3,820	35%	43%	22%
Secondary	11,260	2,410	23%	27%	21%
Post-secondary certificate	20,725	2,705	42%	30%	13%
Employment activity (Aged 15+)	**49,560**	**8,935**	**100%**	**100%**	**18%**
Full-time full year employment	16,530	1,100	33%	12%	7%
Part-time full year employment	3,520	600	7%	7%	17%
Part-time part year employment	14,160	3,585	29%	40%	25%
No employment in 1995	15,345	3,650	31%	41%	24%

Source Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Lethbridge, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**17,465**	**2,475**	**100%**	**100%**	**14%**
Couples with no children under 18	8,350	615	48%	25%	7%
Couples with children under 18	6,265	850	36%	34%	14%
Lone-parent families under 18	1,515	825	9%	33%	54%
Other families	1,325	185	8%	7%	14%
Number of income earners	**17,465**	**2,475**	**100%**	**100%**	**14%**
No income earners	3,265	650	19%	26%	20%
One income earner	4,525	1,110	26%	45%	25%
Two income earners	9,680	720	55%	29%	7%
Annual total income	**17,465**	**2,475**	**100%**	**100%**	**14%**
Less than $9,999	775	775	4%	31%	100%
Between $10,000 and $19,999	1,340	1,090	8%	44%	81%
Between $20,000 and $29,999	2,555	530	15%	21%	21%
More than $30,000	12,785	85	73%	3%	1%
Total income in relation to LICO	**17,465**		**100%**		
Less than .50 of LICO	835		5%		
Greater than .50 and less than .75 of LICO	795		5%		
Greater than .75 and less than 1.00 of LICO	845		5%		
Greater than 1.00 and less than 1.25 of LICO	1,210		7%		
Greater than 1.25 of LICO	13,775		79%		
Housing tenure	**17,445**	**2,475**	**100%**	**100%**	**14%**
Owners with mortgages	7,270	465	42%	19%	6%
Average shelter cost per month	$ 987	$ 814			
Owners without mortgages	5,920	330	34%	13%	6%
Average shelter cost per month	$ 295	$ 247			
Renters	4,250	1,685	24%	68%	40%
Average shelter cost per month	$ 589	$ 558			
Sources of income					
All Economic Families					
Average total income	$ 53,031	$ 13,677			
Average earnings	$ 46,390	$ 8,485			
Average government transfers	$ 7,423	$ 6,072			
Non-elderly Economic Families					
Average total income	$ 55,120	$ 13,503			
Average earnings	$ 48,395	$ 8,596			
Average government transfers	$ 4,193	$ 5,642			
Elderly Economic Families					
Average total income	$ 44,591	$ 16,084			
Average earnings	$ 23,142	$ 4,111			
Average government transfers	$ 18,858	$ 13,193			
Unattached Individuals	**9,210**	**3,930**	**100%**	**100%**	**43%**
Age groups					
Aged 15 to 29	2,960	1,895	32%	48%	64%
Aged 30 to 44	1,940	570	21%	15%	29%
Aged 45 to 64	1,565	590	17%	15%	38%
Aged 65 and older	2,740	865	30%	22%	32%
Sex					
Females	5,305	2,360	58%	60%	44%
Males	3,910	1,565	42%	40%	40%
Housing tenure	**9,210**	**3,930**	**100%**	**100%**	**43%**
Owners	4,550	1,415	49%	36%	31%
Renters	4,660	2,515	51%	64%	54%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 9,201	$ 12,231
Unattached individuals	$ 6,875	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

RED DEER

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**58,715**	**11,845**	**100%**	**100%**	**20%**
Age groups					
Under 15 years	13,655	3,195	23%	27%	23%
Aged 15 to 24	9,505	2,855	16%	25%	30%
Aged 25 to 34	9,800	2,000	17%	17%	20%
Aged 35 to 44	10,590	1,510	18%	13%	14%
Aged 45 to 54	6,270	770	11%	7%	12%
Aged 55 to 64	3,865	640	7%	5%	17%
Aged 65 to 74	3,010	335	5%	3%	11%
Aged 75 and older	2,015	330	3%	3%	16%
Sex					
Females	29,940	6,565	51%	56%	22%
Males	28,775	5,080	49%	44%	18%
Children under 18 in families	**15,920**	**3,410**	**100%**	**100%**	**21%**
Children under 18 in two-parent families	12,455	1,350	78%	40%	11%
Children under 18 in lone-parent families	3,415	2,045	21%	60%	60%
Children under 6 in families	**5,130**	**1,400**	**100%**	**100%**	**27%**
Children under 6 in two-parent families	4,065	600	79%	43%	15%
Children under 6 in lone-parent families	1,050	795	20%	57%	76%
With activity limitations	**6,185**	**2,150**	**100%**	**100%**	**35%**
Under 15 years	565	215	9%	10%	38%
Aged 15 to 24	585	290	9%	13%	50%
Aged 25 to 34	725	370	12%	17%	51%
Aged 35 to 44	1,020	460	16%	21%	45%
Aged 45 to 54	675	230	11%	11%	34%
Aged 55 to 64	925	270	15%	13%	29%
Aged 65 to 74	880	145	14%	7%	16%
Aged 75 and older	810	160	13%	7%	20%
Aboriginal identity	**1,965**	**1,050**	**100%**	**100%**	**53%**
Under 15 years	765	495	39%	47%	65%
Aged 15 to 24	390	235	20%	22%	60%
Aged 25 to 34	340	150	17%	14%	44%
Aged 35 to 44	255	115	13%	11%	45%
Aged 45 to 54	125	35	6%	3%	28%
Aged 55 to 64	50	15	3%	1%	30%
Aged 65 to 74	25	-	1%	0%	0%
Aged 75 and older	20	-	1%	0%	0%
Education level (Aged 15+)	**45,060**	**8,450**	**100%**	**100%**	**19%**
Less than secondary	17,560	4,345	39%	51%	25%
Secondary	9,740	1,820	22%	22%	19%
Post-secondary certificate	17,755	2,280	39%	27%	13%
Employment activity (Aged 15+)	**45,060**	**8,450**	**100%**	**100%**	**19%**
Full-time full year employment	15,685	1,080	35%	13%	7%
Part-time full year employment	3,110	600	7%	7%	19%
Part-time part year employment	15,095	3,735	33%	44%	25%
No employment in 1995	11,170	3,030	25%	36%	27%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Red Deer, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**15,980**	**2,575**	**100%**	**100%**	**16%**
Couples with no children under 18	6,575	495	41%	19%	8%
Couples with children under 18	6,365	700	40%	27%	11%
Lone-parent families under 18	2,105	1,165	13%	45%	55%
Other families	925	215	6%	8%	23%
Number of income earners	**15,980**	**2,575**	**100%**	**100%**	**16%**
No income earners	2,320	740	15%	29%	32%
One income earner	4,430	1,100	28%	43%	25%
Two income earners	9,230	730	58%	28%	8%
Annual total income	**15,980**	**2,575**	**100%**	**100%**	**16%**
Less than $9,999	715	715	4%	28%	100%
Between $10,000 and $19,999	1,385	1,235	9%	48%	89%
Between $20,000 and $29,999	1,935	515	12%	20%	27%
More than $30,000	11,945	115	75%	4%	1%
Total income in relation to LICO	**15,980**		**100%**		
Less than .50 of LICO	910		6%		
Greater than .50 and less than .75 of LICO	855		5%		
Greater than .75 and less than 1.00 of LICO	810		5%		
Greater than 1.00 and less than 1.25 of LICO	1,005		6%		
Greater than 1.25 of LICO	12,395		78%		
Housing tenure	**15,980**	**2,575**	**100%**	**100%**	**16%**
Owners with mortgages	6,735	445	42%	17%	7%
Average shelter cost per month	$ 1,034	$ 916			
Owners without mortgages	4,150	255	26%	10%	6%
Average shelter cost per month	$ 293	$ 259			
Renters	5,090	1,875	32%	73%	37%
Average shelter cost per month	$ 618	$ 580			
Sources of income					
All Economic Families					
Average total income	$ 54,272	$ 12,986			
Average earnings	$ 47,699	$ 8,095			
Average government transfers	$ 6,490	$ 5,970			
Non-elderly Economic Families					
Average total income	$ 55,482	$ 13,041			
Average earnings	$ 48,665	$ 8,140			
Average government transfers	$ 4,468	$ 5,746			
Elderly Economic Families					
Average total income	$ 45,966	$ 12,089			
Average earnings	$ 30,732	$ 6,582			
Average government transfers	$ 18,786	$ 12,319			
Unattached Individuals	**9,040**	**3,705**	**100%**	**100%**	**41%**
Age groups					
Aged 15 to 29	3,320	1,755	37%	47%	53%
Aged 30 to 44	2,525	780	28%	21%	31%
Aged 45 to 64	1,510	615	17%	17%	41%
Aged 65 and older	1,685	555	19%	15%	33%
Sex					
Females	4,500	2,035	50%	55%	45%
Males	4,545	1,670	50%	45%	37%
Housing tenure	**9,045**	**3,705**	**100%**	**100%**	**41%**
Owners	3,480	920	38%	25%	26%
Renters	5,565	2,785	62%	75%	50%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 9,629	$ 13,039
Unattached individuals	$ 7,192	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

RED DEER

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**58,715**	**11,645**	**100%**	**100%**	**20%**
Age groups					
Under 15 years	13,655	3,195	23%	27%	23%
Aged 15 to 24	9,505	2,855	16%	25%	30%
Aged 25 to 34	9,800	2,000	17%	17%	20%
Aged 35 to 44	10,590	1,510	18%	13%	14%
Aged 45 to 54	6,270	770	11%	7%	12%
Aged 55 to 64	3,865	640	7%	5%	17%
Aged 65 to 74	3,010	335	5%	3%	11%
Aged 75 and older	2,015	330	3%	3%	16%
Sex					
Females	29,940	6,565	51%	56%	22%
Males	28,775	5,080	49%	44%	18%
Children under 18 in families	**15,920**	**3,410**	**100%**	**100%**	**21%**
Children under 18 in two-parent families	12,455	1,350	78%	40%	11%
Children under 18 in lone-parent families	3,415	2,045	21%	60%	60%
Children under 6 in families	**5,130**	**1,400**	**100%**	**100%**	**27%**
Children under 6 in two-parent families	4,065	600	79%	43%	15%
Children under 6 in lone-parent families	1,050	795	20%	57%	76%
With activity limitations	**6,185**	**2,150**	**100%**	**100%**	**35%**
Under 15 years	565	215	9%	10%	38%
Aged 15 to 24	585	290	9%	13%	50%
Aged 25 to 34	725	370	12%	17%	51%
Aged 35 to 44	1,020	460	16%	21%	45%
Aged 45 to 54	675	230	11%	11%	34%
Aged 55 to 64	925	270	15%	13%	29%
Aged 65 to 74	880	145	14%	7%	16%
Aged 75 and older	810	160	13%	7%	20%
Aboriginal identity	**1,965**	**1,050**	**100%**	**100%**	**53%**
Under 15 years	765	495	39%	47%	65%
Aged 15 to 24	390	235	20%	22%	60%
Aged 25 to 34	340	150	17%	14%	44%
Aged 35 to 44	255	115	13%	11%	45%
Aged 45 to 54	125	35	6%	3%	28%
Aged 55 to 64	50	15	3%	1%	30%
Aged 65 to 74	25	-	1%	0%	0%
Aged 75 and older	20	-	1%	0%	0%
Education level (Aged 15+)	**45,060**	**8,450**	**100%**	**100%**	**19%**
Less than secondary	17,560	4,345	39%	51%	25%
Secondary	9,740	1,820	22%	22%	19%
Post-secondary certificate	17,755	2,280	39%	27%	13%
Employment activity (Aged 15+)	**45,060**	**8,450**	**100%**	**100%**	**19%**
Full-time full year employment	15,685	1,080	35%	13%	7%
Part-time full year employment	3,110	600	7%	7%	19%
Part-time part year employment	15,095	3,735	33%	44%	25%
No employment in 1995	11,170	3,030	25%	36%	27%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Red Deer, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**15,980**	**2,575**	**100%**	**100%**	**16%**
Couples with no children under 18	6,575	495	41%	19%	8%
Couples with children under 18	6,365	700	40%	27%	11%
Lone-parent families under 18	2,105	1,165	13%	45%	55%
Other families	925	215	6%	8%	23%
Number of income earners	**15,980**	**2,575**	**100%**	**100%**	**16%**
No income earners	2,320	740	15%	29%	32%
One income earner	4,430	1,100	28%	43%	25%
Two income earners	9,230	730	58%	28%	8%
Annual total income	**15,980**	**2,575**	**100%**	**100%**	**16%**
Less than $9,999	715	715	4%	28%	100%
Between $10,000 and $19,999	1,385	1,235	9%	48%	89%
Between $20,000 and $29,999	1,935	515	12%	20%	27%
More than $30,000	11,945	115	75%	4%	1%
Total income in relation to LICO	**15,980**		**100%**		
Less than .50 of LICO	910		6%		
Greater than .50 and less than .75 of LICO	855		5%		
Greater than .75 and less than 1.00 of LICO	810		5%		
Greater than 1.00 and less than 1.25 of LICO	1,005		6%		
Greater than 1.25 of LICO	12,395		78%		
Housing tenure	**15,980**	**2,575**	**100%**	**100%**	**16%**
Owners with mortgages	6,735	445	42%	17%	7%
Average shelter cost per month	$ 1,034	$ 916			
Owners without mortgages	4,150	255	26%	10%	6%
Average shelter cost per month	$ 293	$ 259			
Renters	5,090	1,875	32%	73%	37%
Average shelter cost per month	$ 618	$ 580			
Sources of income					
All Economic Families					
Average total income	$ 54,272	$ 12,986			
Average earnings	$ 47,699	$ 8,095			
Average government transfers	$ 6,490	$ 5,970			
Non-elderly Economic Families					
Average total income	$ 55,482	$ 13,041			
Average earnings	$ 48,665	$ 8,140			
Average government transfers	$ 4,468	$ 5,746			
Elderly Economic Families					
Average total income	$ 45,966	$ 12,089			
Average earnings	$ 30,732	$ 6,582			
Average government transfers	$ 18,786	$ 12,319			
Unattached Individuals	**9,040**	**3,705**	**100%**	**100%**	**41%**
Age groups					
Aged 15 to 29	3,320	1,755	37%	47%	53%
Aged 30 to 44	2,525	780	28%	21%	31%
Aged 45 to 64	1,510	615	17%	17%	41%
Aged 65 and older	1,685	555	19%	15%	33%
Sex					
Females	4,500	2,035	50%	55%	45%
Males	4,545	1,670	50%	45%	37%
Housing tenure	**9,045**	**3,705**	**100%**	**100%**	**41%**
Owners	3,480	920	38%	25%	26%
Renters	5,565	2,785	62%	75%	50%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 9,629	$ 13,039
Unattached individuals	$ 7,192	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

MEDICINE HAT

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**45,995**	**8,285**	**100%**	**100%**	**18%**
Age groups					
Under 15 years	9,400	2,110	20%	25%	22%
Aged 15 to 24	6,590	1,705	14%	21%	26%
Aged 25 to 34	6,615	1,300	14%	16%	20%
Aged 35 to 44	7,710	1,025	17%	12%	13%
Aged 45 to 54	5,110	700	11%	8%	14%
Aged 55 to 64	3,815	660	8%	8%	17%
Aged 65 to 74	3,950	380	9%	5%	10%
Aged 75 and older	2,800	405	6%	5%	14%
Sex					
Females	23,465	4,630	51%	56%	20%
Males	22,530	3,655	49%	44%	16%
Children under 18 in families	**11,155**	**2,375**	**100%**	**100%**	**21%**
Children under 18 in two-parent families	9,240	1,235	83%	52%	13%
Children under 18 in lone-parent families	1,895	1,140	17%	48%	60%
Children under 6 in families	**3,430**	**840**	**100%**	**100%**	**24%**
Children under 6 in two-parent families	2,930	485	85%	58%	17%
Children under 6 in lone-parent families	490	355	14%	42%	72%
With activity limitations	**5,665**	**1,555**	**100%**	**100%**	**27%**
Under 15 years	330	125	6%	8%	38%
Aged 15 to 24	285	115	5%	7%	40%
Aged 25 to 34	490	200	9%	13%	41%
Aged 35 to 44	685	235	12%	15%	34%
Aged 45 to 54	650	285	11%	18%	44%
Aged 55 to 64	885	230	16%	15%	26%
Aged 65 to 74	1,060	155	19%	10%	15%
Aged 75 and older	1,280	210	23%	14%	16%
Aboriginal identity	**730**	**310**	**100%**	**100%**	**42%**
Under 15 years	200	85	27%	27%	43%
Aged 15 to 24	185	110	25%	35%	59%
Aged 25 to 34	125	40	17%	13%	32%
Aged 35 to 44	125	30	17%	10%	24%
Aged 45 to 54	50	25	7%	8%	50%
Aged 55 to 64	15	10	2%	3%	67%
Aged 65 to 74	15	-	2%	0%	0%
Aged 75 and older	15	10	2%	3%	67%
Education level (Aged 15+)	**36,590**	**6,175**	**100%**	**100%**	**17%**
Less than secondary	16,510	3,445	45%	56%	21%
Secondary	7,135	1,155	19%	19%	16%
Post-secondary certificate	12,945	1,570	35%	25%	12%
Employment activity (Aged 15+)	**36,590**	**6,175**	**100%**	**100%**	**17%**
Full-time full year employment	11,810	1,005	32%	16%	9%
Part-time full year employment	2,445	385	7%	6%	16%
Part-time part year employment	10,725	2,365	29%	38%	22%
No employment in 1995	11,620	2,420	32%	39%	21%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Medicine Hat, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**13,305**	**1,900**	**100%**	**100%**	**14%**
Couples with no children under 18	6,585	485	49%	26%	7%
Couples with children under 18	4,875	575	37%	30%	12%
Lone-parent families under 18	1,110	620	8%	33%	56%
Other families	735	215	6%	11%	29%
Number of income earners	**13,305**	**1,900**	**100%**	**100%**	**14%**
No income earners	2,800	515	21%	27%	18%
One income earner	3,290	845	25%	44%	26%
Two income earners	7,210	540	54%	28%	7%
Annual total income	**13,305**	**1,900**	**100%**	**100%**	**14%**
Less than $9,999	475	470	4%	25%	99%
Between $10,000 and $19,999	1,095	910	8%	48%	83%
Between $20,000 and $29,999	2,210	445	17%	23%	20%
More than $30,000	9,525	70	72%	4%	1%
Total income in relation to LICO	**13,300**		**100%**		
Less than .50 of LICO	505		4%		
Greater than .50 and less than .75 of LICO	550		4%		
Greater than .75 and less than 1.00 of LICO	845		6%		
Greater than 1.00 and less than 1.25 of LICO	1,135		9%		
Greater than 1.25 of LICO	10,270		77%		
Housing tenure	**13,305**	**1,900**	**100%**	**100%**	**14%**
Owners with mortgages	5,775	505	43%	27%	9%
Average shelter cost per month	$ 894	$ 737			
Owners without mortgages	4,745	345	36%	18%	7%
Average shelter cost per month	$ 208	$ 204			
Renters	2,780	1,045	21%	55%	38%
Average shelter cost per month	$ 535	$ 523			
Sources of income					
All Economic Families					
Average total income	$ 51,242	$ 14,597			
Average earnings	$ 45,657	$ 10,421			
Average government transfers	$ 7,381	$ 5,472			
Non-elderly Economic Families					
Average total income	$ 54,219	$ 14,797			
Average earnings	$ 47,136	$ 10,563			
Average government transfers	$ 4,119	$ 5,066			
Elderly Economic Families					
Average total income	$ 39,728	$ 12,284			
Average earnings	$ 22,760	$ 2,997			
Average government transfers	$ 18,508	$ 11,392			
Unattached Individuals	**6,255**	**2,400**	**100%**	**100%**	**38%**
Age groups					
Aged 15 to 29	1,575	825	25%	34%	52%
Aged 30 to 44	1,350	380	22%	16%	28%
Aged 45 to 64	1,230	575	20%	24%	47%
Aged 65 and older	2,100	620	34%	26%	30%
Sex					
Females	3,435	1,495	55%	62%	44%
Males	2,820	890	45%	37%	32%
Housing tenure	**6,260**	**2,395**	**100%**	**100%**	**38%**
Owners	3,110	905	50%	38%	29%
Renters	3,150	1,490	50%	62%	47%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 8,084	$ 11,628
Unattached individuals	$ 5,862	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

MEDICINE HAT

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**45,995**	**8,285**	**100%**	**100%**	**18%**
Age groups					
Under 15 years	9,400	2,110	20%	25%	22%
Aged 15 to 24	6,590	1,705	14%	21%	26%
Aged 25 to 34	6,615	1,300	14%	16%	20%
Aged 35 to 44	7,710	1,025	17%	12%	13%
Aged 45 to 54	5,110	700	11%	8%	14%
Aged 55 to 64	3,815	660	8%	8%	17%
Aged 65 to 74	3,950	380	9%	5%	10%
Aged 75 and older	2,800	405	6%	5%	14%
Sex					
Females	23,465	4,630	51%	56%	20%
Males	22,530	3,655	49%	44%	16%
Children under 18 in families	**11,155**	**2,375**	**100%**	**100%**	**21%**
Children under 18 in two-parent families	9,240	1,235	83%	52%	13%
Children under 18 in lone-parent families	1,895	1,140	17%	48%	60%
Children under 6 in families	**3,430**	**840**	**100%**	**100%**	**24%**
Children under 6 in two-parent families	2,930	485	85%	58%	17%
Children under 6 in lone-parent families	490	355	14%	42%	72%
With activity limitations	**5,665**	**1,555**	**100%**	**100%**	**27%**
Under 15 years	330	125	6%	8%	38%
Aged 15 to 24	285	115	5%	7%	40%
Aged 25 to 34	490	200	9%	13%	41%
Aged 35 to 44	685	235	12%	15%	34%
Aged 45 to 54	650	285	11%	18%	44%
Aged 55 to 64	885	230	16%	15%	26%
Aged 65 to 74	1,060	155	19%	10%	15%
Aged 75 and older	1,280	210	23%	14%	16%
Aboriginal identity	**730**	**310**	**100%**	**100%**	**42%**
Under 15 years	200	85	27%	27%	43%
Aged 15 to 24	185	110	25%	35%	59%
Aged 25 to 34	125	40	17%	13%	32%
Aged 35 to 44	125	30	17%	10%	24%
Aged 45 to 54	50	25	7%	8%	50%
Aged 55 to 64	15	10	2%	3%	67%
Aged 65 to 74	15	-	2%	0%	0%
Aged 75 and older	15	10	2%	3%	67%
Education level (Aged 15+)	**36,590**	**6,175**	**100%**	**100%**	**17%**
Less than secondary	16,510	3,445	45%	56%	21%
Secondary	7,135	1,155	19%	19%	16%
Post-secondary certificate	12,945	1,570	35%	25%	12%
Employment activity (Aged 15+)	**36,590**	**6,175**	**100%**	**100%**	**17%**
Full-time full year employment	11,810	1,005	32%	16%	9%
Part-time full year employment	2,445	385	7%	6%	16%
Part-time part year employment	10,725	2,365	29%	38%	22%
No employment in 1995	11,620	2,420	32%	39%	21%

Source Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Medicine Hat, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**13,305**	**1,900**	**100%**	**100%**	**14%**
Couples with no children under 18	6,585	485	49%	26%	7%
Couples with children under 18	4,875	575	37%	30%	12%
Lone-parent families under 18	1,110	620	8%	33%	56%
Other families	735	215	6%	11%	29%
Number of income earners	**13,305**	**1,900**	**100%**	**100%**	**14%**
No income earners	2,800	515	21%	27%	18%
One income earner	3,290	845	25%	44%	26%
Two income earners	7,210	540	54%	28%	7%
Annual total income	**13,305**	**1,900**	**100%**	**100%**	**14%**
Less than $9,999	475	470	4%	25%	99%
Between $10,000 and $19,999	1,095	910	8%	48%	83%
Between $20,000 and $29,999	2,210	445	17%	23%	20%
More than $30,000	9,525	70	72%	4%	1%
Total income in relation to LICO	**13,300**		**100%**		
Less than .50 of LICO	505		4%		
Greater than .50 and less than .75 of LICO	550		4%		
Greater than .75 and less than 1.00 of LICO	845		6%		
Greater than 1.00 and less than 1.25 of LICO	1,135		9%		
Greater than 1.25 of LICO	10,270		77%		
Housing tenure	**13,305**	**1,900**	**100%**	**100%**	**14%**
Owners with mortgages	5,775	505	43%	27%	9%
Average shelter cost per month	$ 894	$ 737			
Owners without mortgages	4,745	345	36%	18%	7%
Average shelter cost per month	$ 208	$ 204			
Renters	2,780	1,045	21%	55%	38%
Average shelter cost per month	$ 535	$ 523			
Sources of income					
All Economic Families					
Average total income	$ 51,242	$ 14,597			
Average earnings	$ 45,657	$ 10,421			
Average government transfers	$ 7,381	$ 5,472			
Non-elderly Economic Families					
Average total income	$ 54,219	$ 14,797			
Average earnings	$ 47,136	$ 10,563			
Average government transfers	$ 4,119	$ 5,066			
Elderly Economic Families					
Average total income	$ 39,728	$ 12,284			
Average earnings	$ 22,760	$ 2,997			
Average government transfers	$ 18,508	$ 11,392			
Unattached Individuals	**6,255**	**2,400**	**100%**	**100%**	**38%**
Age groups					
Aged 15 to 29	1,575	825	25%	34%	52%
Aged 30 to 44	1,350	380	22%	16%	28%
Aged 45 to 64	1,230	575	20%	24%	47%
Aged 65 and older	2,100	620	34%	26%	30%
Sex					
Females	3,435	1,495	55%	62%	44%
Males	2,820	890	45%	37%	32%
Housing tenure	**6,260**	**2,395**	**100%**	**100%**	**38%**
Owners	3,110	905	50%	38%	29%
Renters	3,150	1,490	50%	62%	47%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 8,084	$ 11,628
Unattached individuals	$ 5,862	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

WOOD BUFFALO

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**33,000**	**3,965**	**100%**	**100%**	**12%**
Age groups					
Under 15 years	8,650	1,285	26%	32%	15%
Aged 15 to 24	5,370	880	16%	22%	16%
Aged 25 to 34	5,950	820	18%	21%	14%
Aged 35 to 44	6,910	470	21%	12%	7%
Aged 45 to 54	4,465	250	14%	6%	6%
Aged 55 to 64	1,150	190	3%	5%	17%
Aged 65 to 74	340	55	1%	1%	16%
Aged 75 and older	165	10	1%	0%	6%
Sex					
Females	15,840	2,225	48%	56%	14%
Males	17,155	1,735	52%	44%	10%
Children under 18 in families	**10,260**	**1,370**	**100%**	**100%**	**13%**
Children under 18 in two-parent families	8,765	660	85%	48%	8%
Children under 18 in lone-parent families	1,455	710	14%	52%	49%
Children under 6 in families	**3,160**	**520**	**100%**	**100%**	**16%**
Children under 6 in two-parent families	2,810	340	89%	65%	12%
Children under 6 in lone-parent families	335	180	11%	35%	54%
With activity limitations	**1,805**	**415**	**100%**	**100%**	**23%**
Under 15 years	270	40	15%	10%	15%
Aged 15 to 24	265	65	15%	16%	25%
Aged 25 to 34	260	90	14%	22%	35%
Aged 35 to 44	260	60	14%	14%	23%
Aged 45 to 54	365	75	20%	18%	21%
Aged 55 to 64	180	55	10%	13%	31%
Aged 65 to 74	105	20	6%	5%	19%
Aged 75 and older	110	10	6%	2%	9%
Aboriginal identity	**3,110**	**755**	**100%**	**100%**	**24%**
Under 15 years	945	240	30%	32%	25%
Aged 15 to 24	600	190	19%	25%	32%
Aged 25 to 34	595	165	19%	22%	28%
Aged 35 to 44	570	60	18%	8%	11%
Aged 45 to 54	225	15	7%	2%	7%
Aged 55 to 64	110	55	4%	7%	50%
Aged 65 to 74	55	20	2%	3%	36%
Aged 75 and older	15	-	0%	0%	0%
Education level (Aged 15+)	**24,355**	**2,675**	**100%**	**100%**	**11%**
Less than secondary	7,960	1,345	33%	50%	17%
Secondary	5,295	605	22%	23%	11%
Post-secondary certificate	11,085	725	46%	27%	7%
Employment activity (Aged 15+)	**24,355**	**2,675**	**100%**	**100%**	**11%**
Full-time full year employment	10,300	330	42%	12%	3%
Part-time full year employment	1,100	110	5%	4%	10%
Part-time part year employment	8,065	1,345	33%	50%	17%
No employment in 1995	4,885	895	20%	33%	18%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Wood Buffalo, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**8,980**	**970**	**100%**	**100%**	**11%**
Couples with no children under 18	2,990	180	33%	19%	6%
Couples with children under 18	4,725	315	53%	32%	7%
Lone-parent families under 18	895	420	10%	43%	47%
Other families	375	55	4%	6%	15%
Number of income earners	**8,980**	**970**	**100%**	**100%**	**11%**
No income earners	360	220	4%	23%	61%
One income earner	2,655	550	30%	57%	21%
Two income earners	5,960	200	66%	21%	3%
Annual total income	**8,980**	**965**	**100%**	**100%**	**11%**
Less than $9,999	395	395	4%	41%	100%
Between $10,000 and $19,999	445	375	5%	39%	84%
Between $20,000 and $29,999	465	165	5%	17%	35%
More than $30,000	7,670	30	85%	3%	0%
Total income in relation to LICO	**8,980**		**100%**		
Less than .50 of LICO	490		5%		
Greater than .50 and less than .75 of LICO	235		3%		
Greater than .75 and less than 1.00 of LICO	245		3%		
Greater than 1.00 and less than 1.25 of LICO	325		4%		
Greater than 1.25 of LICO	7,685		86%		
Housing tenure	**8,980**	**970**	**100%**	**100%**	**11%**
Owners with mortgages	4,865	185	54%	19%	4%
Average shelter cost per month	$ 1,065	$ 951			
Owners without mortgages	1,580	95	18%	10%	6%
Average shelter cost per month	$ 354	$ 406			
Renters	2,535	685	28%	71%	27%
Average shelter cost per month	$ 584	$ 535			
Sources of income					
All Economic Families					
Average total income	$ 77,432	$ 12,208			
Average earnings	$ 72,857	$ 7,125			
Average government transfers	$ 4,425	$ 5,348			
Non-elderly Economic Families					
Average total income	$ 77,880	$ 12,197			
Average earnings	$ 73,208	$ 7,106			
Average government transfers	$ 4,063	$ 5,290			
Elderly Economic Families					
Average total income	$ 59,740	-			
Average earnings	$ 47,150	-			
Average government transfers	$ 17,203	-			
Unattached Individuals	**2,965**	**900**	**100%**	**100%**	**30%**
Age groups					
Aged 15 to 29	1,085	495	37%	55%	46%
Aged 30 to 44	1,110	155	38%	17%	14%
Aged 45 to 64	635	190	21%	21%	30%
Aged 65 and older	130	60	4%	7%	46%
Sex					
Females	940	490	32%	54%	52%
Males	2,020	410	68%	46%	20%
Housing tenure	**2,960**	**900**	**100%**	**100%**	**30%**
Owners	1,145	230	39%	26%	20%
Renters	1,815	670	61%	74%	37%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 10,762	$ 13,506
Unattached individuals	$ 7,277	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

WOOD BUFFALO

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**33,000**	**3,965**	**100%**	**100%**	**12%**
Age groups					
Under 15 years	8,650	1,285	26%	32%	15%
Aged 15 to 24	5,370	880	16%	22%	16%
Aged 25 to 34	5,950	820	18%	21%	14%
Aged 35 to 44	6,910	470	21%	12%	7%
Aged 45 to 54	4,465	250	14%	6%	6%
Aged 55 to 64	1,150	190	3%	5%	17%
Aged 65 to 74	340	55	1%	1%	16%
Aged 75 and older	165	10	1%	0%	6%
Sex					
Females	15,840	2,225	48%	56%	14%
Males	17,155	1,735	52%	44%	10%
Children under 18 in families	**10,260**	**1,370**	**100%**	**100%**	**13%**
Children under 18 in two-parent families	8,765	660	85%	48%	8%
Children under 18 in lone-parent families	1,455	710	14%	52%	49%
Children under 6 in families	**3,160**	**520**	**100%**	**100%**	**16%**
Children under 6 in two-parent families	2,810	340	89%	65%	12%
Children under 6 in lone-parent families	335	180	11%	35%	54%
With activity limitations	**1,805**	**415**	**100%**	**100%**	**23%**
Under 15 years	270	40	15%	10%	15%
Aged 15 to 24	265	65	15%	16%	25%
Aged 25 to 34	260	90	14%	22%	35%
Aged 35 to 44	260	60	14%	14%	23%
Aged 45 to 54	365	75	20%	18%	21%
Aged 55 to 64	180	55	10%	13%	31%
Aged 65 to 74	105	20	6%	5%	19%
Aged 75 and older	110	10	6%	2%	9%
Aboriginal identity	**3,110**	**755**	**100%**	**100%**	**24%**
Under 15 years	945	240	30%	32%	25%
Aged 15 to 24	600	190	19%	25%	32%
Aged 25 to 34	595	165	19%	22%	28%
Aged 35 to 44	570	60	18%	8%	11%
Aged 45 to 54	225	15	7%	2%	7%
Aged 55 to 64	110	55	4%	7%	50%
Aged 65 to 74	55	20	2%	3%	36%
Aged 75 and older	15	-	0%	0%	0%
Education level (Aged 15+)	**24,355**	**2,675**	**100%**	**100%**	**11%**
Less than secondary	7,960	1,345	33%	50%	17%
Secondary	5,295	605	22%	23%	11%
Post-secondary certificate	11,085	725	46%	27%	7%
Employment activity (Aged 15+)	**24,355**	**2,675**	**100%**	**100%**	**11%**
Full-time full year employment	10,300	330	42%	12%	3%
Part-time full year employment	1,100	110	5%	4%	10%
Part-time part year employment	8,065	1,345	33%	50%	17%
No employment in 1995	4,885	895	20%	33%	18%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

Wood Buffalo, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**8,980**	**970**	**100%**	**100%**	**11%**
Couples with no children under 18	2,990	180	33%	19%	6%
Couples with children under 18	4,725	315	53%	32%	7%
Lone-parent families under 18	895	420	10%	43%	47%
Other families	375	55	4%	6%	15%
Number of income earners	**8,980**	**970**	**100%**	**100%**	**11%**
No income earners	360	220	4%	23%	61%
One income earner	2,655	550	30%	57%	21%
Two income earners	5,960	200	66%	21%	3%
Annual total income	**8,980**	**965**	**100%**	**100%**	**11%**
Less than $9,999	395	395	4%	41%	100%
Between $10,000 and $19,999	445	375	5%	39%	84%
Between $20,000 and $29,999	465	165	5%	17%	35%
More than $30,000	7,670	30	85%	3%	0%
Total income in relation to LICO	**8,980**		**100%**		
Less than .50 of LICO	490		5%		
Greater than .50 and less than .75 of LICO	235		3%		
Greater than .75 and less than 1.00 of LICO	245		3%		
Greater than 1.00 and less than 1.25 of LICO	325		4%		
Greater than 1.25 of LICO	7,685		86%		
Housing tenure	**8,980**	**970**	**100%**	**100%**	**11%**
Owners with mortgages	4,865	185	54%	19%	4%
Average shelter cost per month	$ 1,065	$ 951			
Owners without mortgages	1,580	95	18%	10%	6%
Average shelter cost per month	$ 354	$ 406			
Renters	2,535	685	28%	71%	27%
Average shelter cost per month	$ 584	$ 535			
Sources of income					
All Economic Families					
Average total income	$ 77,432	$ 12,208			
Average earnings	$ 72,857	$ 7,125			
Average government transfers	$ 4,425	$ 5,348			
Non-elderly Economic Families					
Average total income	$ 77,880	$ 12,197			
Average earnings	$ 73,208	$ 7,106			
Average government transfers	$ 4,063	$ 5,290			
Elderly Economic Families					
Average total income	$ 59,740	-			
Average earnings	$ 47,150	-			
Average government transfers	$ 17,203	-			
Unattached Individuals	**2,965**	**900**	**100%**	**100%**	**30%**
Age groups					
Aged 15 to 29	1,085	495	37%	55%	46%
Aged 30 to 44	1,110	155	38%	17%	14%
Aged 45 to 64	635	190	21%	21%	30%
Aged 65 and older	130	60	4%	7%	46%
Sex					
Females	940	490	32%	54%	52%
Males	2,020	410	68%	46%	20%
Housing tenure	**2,960**	**900**	**100%**	**100%**	**30%**
Owners	1,145	230	39%	26%	20%
Renters	1,815	670	61%	74%	37%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 10,762	$ 13,506
Unattached individuals	$ 7,277	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations

GRANDE PRAIRIE

	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
All persons	**30,645**	**4,125**	**100%**	**100%**	**13%**
Age groups					
Under 15 years	7,555	1,135	25%	28%	15%
Aged 15 to 24	5,350	1,135	17%	28%	21%
Aged 25 to 34	6,125	765	20%	19%	12%
Aged 35 to 44	5,455	500	18%	12%	9%
Aged 45 to 54	2,925	200	10%	5%	7%
Aged 55 to 64	1,610	185	5%	4%	11%
Aged 65 to 74	1,045	100	3%	2%	10%
Aged 75 and older	580	105	2%	3%	18%
Sex					
Females	15,030	2,315	49%	56%	15%
Males	15,610	1,815	51%	44%	12%
Children under 18 in families	**8,585**	**1,260**	**100%**	**100%**	**15%**
Children under 18 in two-parent families	7,240	540	84%	43%	7%
Children under 18 in lone-parent families	1,345	720	16%	57%	54%
Children under 6 in families	**3,020**	**490**	**100%**	**100%**	**16%**
Children under 6 in two-parent families	2,630	230	87%	47%	9%
Children under 6 in lone-parent families	390	260	13%	53%	67%
With activity limitations	**2,520**	**710**	**100%**	**100%**	**28%**
Under 15 years	250	135	10%	19%	54%
Aged 15 to 24	230	60	9%	8%	26%
Aged 25 to 34	325	110	13%	15%	34%
Aged 35 to 44	475	155	19%	22%	33%
Aged 45 to 54	335	70	13%	10%	21%
Aged 55 to 64	315	75	13%	11%	24%
Aged 65 to 74	295	35	12%	5%	12%
Aged 75 and older	285	70	11%	10%	25%
Aboriginal identity	**1,840**	**590**	**100%**	**100%**	**32%**
Under 15 years	670	210	36%	36%	31%
Aged 15 to 24	360	155	20%	26%	43%
Aged 25 to 34	375	115	20%	19%	31%
Aged 35 to 44	255	80	14%	14%	31%
Aged 45 to 54	100	20	5%	3%	20%
Aged 55 to 64	50	10	3%	2%	20%
Aged 65 to 74	15	-	1%	0%	0%
Aged 75 and older	10	-	1%	0%	0%
Education level (Aged 15+)	**23,085**	**2,995**	**100%**	**100%**	**13%**
Less than secondary	8,615	1,620	37%	54%	19%
Secondary	5,080	525	22%	18%	10%
Post-secondary certificate	9,380	840	41%	28%	9%
Employment activity (Aged 15+)	**23,085**	**2,995**	**100%**	**100%**	**13%**
Full-time full year employment	9,720	540	42%	18%	6%
Part-time full year employment	1,445	165	6%	6%	11%
Part-time part year employment	7,880	1,320	34%	44%	17%
No employment in 1995	4,035	960	17%	32%	24%

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

Grande Prairie, continued	Total	Poor	Distribution of total	Distribution of poor	Poverty rate
Economic Families	**8,175**	**835**	**100%**	**100%**	**10%**
Couples with no children under 18	3,210	155	39%	19%	5%
Couples with children under 18	3,790	260	46%	31%	7%
Lone-parent families under 18	795	370	10%	44%	47%
Other families	385	50	5%	6%	13%
Number of income earners	**8,175**	**835**	**100%**	**100%**	**10%**
No income earners	665	180	8%	22%	27%
One income earner	1,980	415	24%	50%	21%
Two income earners	5,530	240	68%	29%	4%
Annual total income	**8,175**	**835**	**100%**	**100%**	**10%**
Less than $9,999	230	230	3%	28%	100%
Between $10,000 and $19,999	475	365	6%	44%	77%
Between $20,000 and $29,999	725	175	9%	21%	24%
More than $30,000	6,740	65	82%	8%	1%
Total income in relation to LICO	**8,180**		**100%**		
Less than .50 of LICO	300		4%		
Greater than .50 and less than .75 of LICO	290		4%		
Greater than .75 and less than 1.00 of LICO	245		3%		
Greater than 1.00 and less than 1.25 of LICO	565		7%		
Greater than 1.25 of LICO	6,780		83%		
Housing tenure	**8,175**	**835**	**100%**	**100%**	**10%**
Owners with mortgages	4,140	210	51%	25%	5%
Average shelter cost per month	$ 1,067	$ 1,048			
Owners without mortgages	1,610	60	20%	7%	4%
Average shelter cost per month	$ 340	$ 257			
Renters	2,435	565	30%	68%	23%
Average shelter cost per month	$ 707	$ 643			
Sources of income					
All Economic Families					
Average total income	$ 59,562	$ 13,769			
Average earnings	$ 53,752	$ 9,171			
Average government transfers	$ 5,022	$ 5,181			
Non-elderly Economic Families					
Average total income	$ 61,119	$ 13,828			
Average earnings	$ 54,928	$ 9,186			
Average government transfers	$ 3,691	$ 5,092			
Elderly Economic Families					
Average total income	$ 41,739	$ 9,224			
Average earnings	$ 27,086	-			
Average government transfers	$ 17,274	$ 7,340			
Unattached Individuals	**4,205**	**1,420**	**100%**	**100%**	**34%**
Age groups					
Aged 15 to 29	1,960	830	47%	58%	42%
Aged 30 to 44	1,205	245	29%	17%	20%
Aged 45 to 64	540	160	13%	11%	30%
Aged 65 and older	495	180	12%	13%	36%
Sex					
Females	1,730	790	41%	56%	46%
Males	2,470	635	59%	45%	26%
Housing tenure	**4,200**	**1,420**	**100%**	**100%**	**34%**
Owners	1,650	430	39%	30%	26%
Renters	2,550	990	61%	70%	39%

Income deficiency	Avg. Poverty Gap	Avg. Market Gap
Economic families	$ 9,523	$ 11,866
Unattached individuals	$ 6,551	

Source: Prepared by the Canadian Council on Social Development using data from Statistics Canada's 1996 Census, custom tabulations.

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